

## # Fraud Case Report — C09f0f85b6575

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### ## Transaction

- txn\_id: T231159400276
- account\_id: 7711-7552 (grade=A)
- type: MERCHPAY
- status: declined
- amount: 1044.99 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=NG)
- device\_id: D84150
- ip\_address: 165.14.151.124

### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 1044.99
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7711-7552', 1)]

### ## Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.