

Fraud Case Report — C4e1dacd4a2d5

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Transaction

- txn_id: T834307500830
- account_id: 7711-6231 (grade=A)
- type: MERCHPAY
- status: reversed
- amount: 942.71 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=KE)
- device_id: D66951
- ip_address: 73.204.104.214

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): 343.38
- Velocity proxy (15): 4
- Account status counts: {'reversed': 1, 'approved': 2, 'chargeback': 1}
- Account type counts: {'MERCHPAY': 1, 'CASHOUT': 1, 'DSTV_PAYMENT': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7711-6231', 1)]

Rationale

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