

Fraud Case Report — Ce9c10a59fd51

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Transaction

- txn_id: T505512593
- account_id: 7100-6576 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 742.29 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D76480
- ip_address: 10.0.180.22

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 301.02
- Velocity proxy (15): 6
- Account status counts: {'approved': 4, 'declined': 2}
- Account type counts: {'MERCHPAY': 3, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7100-6576', 1)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.