

Fraud Case Report — C04bab0c0d574

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Transaction

- txn_id: T051128900900
- account_id: 7728-1107 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 859.73 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D07813
- ip_address: 10.0.66.201

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 302.82
- Velocity proxy (15): 15
- Account status counts: {'declined': 10, 'approved': 16, 'chargeback': 1}
- Account type counts: {'MERCHPAY': 12, 'P2P_SEND': 11, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 1, 'D
- IP/device reuse top: [('7728-1107', 10)]

Rationale

- Risk HIGH (score=66).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.