

Fraud Case Report — C7f7e7b0a2a7e

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Transaction

- txn_id: T482398826
- account_id: 7756-9853 (grade=B)
- type: MERCHPAY
- status: declined
- amount: 1473.33 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D56424
- ip_address: 212.41.254.151

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 351.07
- Velocity proxy (15): 6
- Account status counts: {'declined': 2, 'reversed': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 1, 'CASHOUT': 3, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7756-9853', 1)]

Rationale

- Risk HIGH (score=80).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).