

Fraud Case Report — C79dbf392bfee
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Transaction

- txn_id: T028637800446
- account_id: 7760-8864 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 165.85 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D51552
- ip_address: 10.0.101.147

Decision

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

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 90.8
- Velocity proxy (15): 2
- Account status counts: {'declined': 1, 'reversed': 1}
- Account type counts: {'MERCHPAY': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7760-8864', 1)]

Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to account profile.