

Fraud Case Report — Cea8e79e2d5ab

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Transaction

- txn_id: T543339853
- account_id: 7725-5926 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 180.67 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7725000
- ip_address: 10.0.175.124

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 191.72
- Velocity proxy (15): 9
- Account status counts: {'approved': 8, 'reversed': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 2, 'P2P_SEND': 2, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7725-5926', 9), ('7725-1527', 3)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- IP/device reuse pattern across multiple accounts is suspicious.