

Fraud Case Report — C9ac7a5ba707f

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Transaction

- txn_id: T594275800634
- account_id: 7186-5734 (grade=A)
- type: MERCHPAY
- status: reversed
- amount: 1537.32 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=AE)
- device_id: D57108
- ip_address: 86.152.129.3

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 1537.32
- Velocity proxy (15): 1
- Account status counts: {'reversed': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7186-5734', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.