

Fraud Case Report — C9a2662545c46
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Transaction

- txn_id: T815922600414
- account_id: 7726-2709 (grade=B)
- type: MERCHPAY
- status: declined
- amount: 1073.82 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D23435
- ip_address: 75.137.171.37

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): 336.55
- Velocity proxy (15): 8
- Account status counts: {'declined': 1, 'approved': 6, 'reversed': 1}
- Account type counts: {'MERCHPAY': 3, 'CASHOUT': 1, 'CASHIN': 1, 'P2P_SEND': 3}
- IP/device reuse top: [('7726-2709', 1)]

Rationale

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