

# Fraud Case Report — C1e94d04bd355  
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#### ## Transaction

- txn\_id: T521007913
- account\_id: 7732-0177 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 847.26 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=GB)
- device\_id: D99046
- ip\_address: 144.200.168.25

#### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: Block transaction + lock account + step-up verification

#### ## Evidence

- Risk level: CRITICAL (score=88)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 847.26
- Velocity proxy (15): 1
- Account status counts: {'declined': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7732-0177', 1)]

#### ## Rationale

- Risk CRITICAL (score=88).
- Geo mismatch relative to account profile.