

# Fraud Case Report — C4d6457c6c010  
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### ## Transaction

- txn\_id: T895368100840
- account\_id: 7728-1107 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 904.32 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D07813
- ip\_address: 10.0.66.201

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=66)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: MERCHPAY, Susp
- Account avg amount (last 80): 251.8
- Velocity proxy (15): 15
- Account status counts: {'declined': 2, 'approved': 16, 'chargeback': 1}
- Account type counts: {'MERCHPAY': 4, 'P2P\_SEND': 11, 'AIRTIME\_RECHARGE': 1, 'CASHOUT': 1, 'DS
- IP/device reuse top: [('7728-1107', 2)]

### ## Rationale

- Risk HIGH (score=66).
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.