

Fraud Case Report — C5c249bbea555

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Transaction

- txn_id: T240246690
- account_id: 7775-6886 (grade=A)
- type: MERCHPAY
- status: reversed
- amount: 1434.15 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=GB)
- device_id: D53797
- ip_address: 40.242.69.103

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): 448.64
- Velocity proxy (15): 4
- Account status counts: {'reversed': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 2, 'CASHIN': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7775-6886', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).