

Fraud Case Report — C1357203ff6bf

- Created: 2026-01-18T23:55:54.717842+00:00

Transaction

- txn_id: T731162577
- account_id: 7751-7762 (grade=A)
- type: MERCHPAY
- status: reversed
- amount: 2470.38 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D52333
- ip_address: 89.174.109.144

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): 1371.58
- Velocity proxy (15): 2
- Account status counts: {'reversed': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7751-7762', 1)]

Rationale

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