

Fraud Case Report — C0c75d6d3a409

- Created: 2026-01-18T23:54:21.450803+00:00

Transaction

- txn_id: T621039170
- account_id: 7857-9979 (grade=A)
- type: MERCHPAY
- status: declined
- amount: 480.23 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=NG)
- device_id: D24762
- ip_address: 249.115.109.139

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 397.6
- Velocity proxy (15): 4
- Account status counts: {'declined': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 1, 'P2P_SEND': 2, 'CASHIN': 1}
- IP/device reuse top: [('7857-9979', 1)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.