Fraud Case Report — Cdbb0f95fe3e7
- Created: 2026-01-18T23:54:28.274977+00:00

Transaction
- txn_id: T937446574
- account_id: 7822-5261 (grade=B)
- type: MERCHPAY
- status: reversed
- amount: 1200.5 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=US)
- device_id: D26048
- ip_address: 175.50.133.79

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

Evidence
- Risk level: HIGH (score=80)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspic
- Account avg amount (last 80): 733.38
- Velocity proxy (15): 2
- Account status counts: {'reversed': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7822-5261', 1)]

Rationale
- Risk HIGH (score=80).
- Geo mismatch relative to account profile.