

Fraud Case Report — C99676c4d847a
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Transaction

- txn_id: T301141700602
- account_id: 7731-2606 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 628.54 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=KE)
- device_id: D06705
- ip_address: 10.0.218.54

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 628.54
- Velocity proxy (15): 1
- Account status counts: {'approved': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7731-2606', 1)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.