

# Fraud Case Report — C6eabd817b90d  
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#### ## Transaction

- txn\_id: T990053700292
- account\_id: 7766-5777 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 722.06 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: KE (home=NG)
- device\_id: D77200
- ip\_address: 10.0.58.147

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 301.75
- Velocity proxy (15): 3
- Account status counts: {'declined': 2, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7766-5777', 1)]

#### ## Rationale

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