

Fraud Case Report — C965dbed77a90
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Transaction

- txn_id: T197066600386
- account_id: 7758-2393 (grade=C)
- type: MERCHPAY
- status: declined
- amount: 589.4 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=NG)
- device_id: D27951
- ip_address: 101.201.12.244

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): 277.82
- Velocity proxy (15): 4
- Account status counts: {'declined': 2, 'approved': 2}
- Account type counts: {'MERCHPAY': 2, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7758-2393', 1)]

Rationale

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