

Fraud Case Report — C2d24f00abe47

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Transaction

- txn_id: T097744800573
- account_id: 7776-6402 (grade=C)
- type: MERCHPAY
- status: reversed
- amount: 73.93 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=GB)
- device_id: D02637
- ip_address: 5.216.111.134

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=63)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 179.94
- Velocity proxy (15): 14
- Account status counts: {'reversed': 1, 'approved': 13}
- Account type counts: {'MERCHPAY': 1, 'CASHIN': 13}
- IP/device reuse top: [('7776-6402', 1)]

Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.