

# Fraud Case Report — C107fbb54c559  
- Created: 2026-01-18T23:25:31.175501+00:00

#### ## Transaction

- txn\_id: T277319922
- account\_id: 7193-6447 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 451.5 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D7193000
- ip\_address: 10.0.200.228

#### ## Decision

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

#### ## 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): 124.59
- Velocity proxy (15): 15
- Account status counts: {'approved': 19, 'declined': 1}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME\_RECHARGE': 5, 'CASHIN': 3, 'DSTV\_PAYMENT': 5, 'I'}
- IP/device reuse top: [('7193-6447', 19)]

#### ## Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.