

Fraud Case Report — C6f1507047a73
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Transaction

- txn_id: T560921141
- account_id: 7721-8040 (grade=C)
- type: CASHIN
- status: declined
- amount: 78.1 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7721000
- ip_address: 10.0.39.81

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): 136.01
- Velocity proxy (15): 15
- Account status counts: {'declined': 12, 'reversed': 1, 'approved': 32}
- Account type counts: {'CASHIN': 4, 'CASHOUT': 4, 'MERCHPAY': 8, 'AIRTIME_RECHARGE': 5, 'DSTV_': 1}
- IP/device reuse top: [('7721-9874', 44), ('7721-6985', 43), ('7721-8040', 35)]

Rationale

- Risk HIGH (score=63).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.