

Fraud Case Report — C8418c225cfb6

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Transaction

- txn_id: T768925200223
- account_id: 7786-0451 (grade=A)
- type: MERCHPAY
- status: declined
- amount: 942.65 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=NG)
- device_id: D79861
- ip_address: 126.116.28.222

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Suspicious
- Account avg amount (last 80): 154.91
- Velocity proxy (15): 14
- Account status counts: {'declined': 1, 'approved': 13}
- Account type counts: {'MERCHPAY': 3, 'CASHOUT': 3, 'AIRTIME_RECHARGE': 8}
- IP/device reuse top: [('7786-0451', 1), ('7788-6579', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.