

Fraud Case Report — C5295a49595a5

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Transaction

- txn_id: T544036169
- account_id: 7785-7700 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 834.3 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D22046
- ip_address: 10.0.122.204

Decision

- Decision: ****BLOCK****
- Recommended action: Block transaction + lock account + step-up verification

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 216.62
- Velocity proxy (15): 8
- Account status counts: {'approved': 8}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 3, 'CASHOUT': 3, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7785-7700', 2)]

Rationale

- Risk CRITICAL (score=87).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).