

## # Fraud Case Report — Ce613fab15e82

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### ## Transaction

- txn\_id: T521842559
- account\_id: 7724-5013 (grade=D)
- type: MERCHPAY
- status: reversed
- amount: 267.68 ZAR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D7724000
- ip\_address: 10.0.59.141

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 143.7
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 35, 'declined': 20}
- Account type counts: {'MERCHPAY': 2, 'DSTV\_PAYMENT': 3, 'P2P\_SEND': 39, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7724-5013', 50), ('7724-1167', 22)]

### ## Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.