

# Fraud Case Report — Cb11ea57289f5  
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## Transaction

- txn\_id: T639189426
- account\_id: 7777-1484 (grade=B)
- type: MERCHPAY
- status: approved
- amount: 877.9 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D64594
- ip\_address: 134.177.77.33

## Decision

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

## Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, High a
- Account avg amount (last 80): 158.96
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'declined': 16, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME\_RECHARGE': 3, 'CASHOUT': 5, 'CASHIN': 3, 'P2P\_SE
- IP/device reuse top: [('7777-1484', 2)]

## Rationale

- Risk HIGH (score=72).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.