

Fraud Case Report — C3d21ed63c620

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Transaction

- txn_id: T624631748
- account_id: 7721-8040 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 761.56 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7721000
- ip_address: 245.252.219.31

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 130.73
- Velocity proxy (15): 15
- Account status counts: {'approved': 31, 'declined': 11}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 7, 'CASHIN': 3, 'OTHER': 1}
- IP/device reuse top: [('7721-9874', 42), ('7721-6985', 40), ('7721-8040', 34)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.