

# 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 (>=3x).