Fraud Case Report — Cdf9aef26987a
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Transaction
- txn_id: T151145671
- account_id: 7726-0888 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 701.53 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7726000
- ip_address: 10.0.120.81

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): 141.14
- Velocity proxy (15): 15
- Account status counts: {'approved': 16, 'declined': 4}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 2, 'CASHIN': 1, 'P2P_SEND': 15, 'CASH
- IP/device reuse top: [('7726-0888', 19)]

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