# Fraud Case Report — C6092820b7488
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## Transaction
- txn_id: T959546830
- account_id: 7721-8040 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 826.13 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7721000
- ip_address: 10.0.149.250

## Decision
- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

## Evidence
- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 126.78
- Velocity proxy (15): 15
- Account status counts: {'approved': 60, 'declined': 25, 'reversed': 1}
- Account type counts: {'MERCHPAY': 11, 'AIRTIME_RECHARGE': 11, 'CASHIN': 7, 'CASHOUT': 6, 'P2P_
- IP/device reuse top: [('7721-6985', 63), ('7721-9874', 57), ('7721-8040', 48)]

## Rationale
- Risk HIGH (score=80).
- 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.