

Fraud Case Report — C3677cbac9fb2

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Transaction

- txn_id: T843801020
- account_id: 7724-1167 (grade=B)
- type: MERCHPAY
- status: approved
- amount: 850.51 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7724000
- ip_address: 10.0.135.214

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 amount
- Account avg amount (last 80): 150.28
- Velocity proxy (15): 15
- Account status counts: {'approved': 41, 'declined': 16, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 40, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7724-5013', 53), ('7724-1167', 49)]

Rationale

- Risk HIGH (score=72).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3\times$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.