Fraud Case Report — C4e12f1b03485
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Transaction
- txn_id: T430108259
- account_id: 7160-4031 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 826.29 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D42587
- ip_address: 10.0.160.156

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

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): 205.09
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 23, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'MERCHPAY': 11, 'AIRTIME_RECHARGE': 6, 'DSTV_PAYMENT': 6, 'P2P_SEND'
- IP/device reuse top: [('7160-4031', 2)]

Rationale
- Risk HIGH (score=80).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.