Fraud Case Report — C00d97069f64b
- Created: 2026-01-18T23:26:00.065539+00:00

Transaction
- txn_id: T463401658
- account_id: 7788-3580 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 150.17 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7788000
- ip_address: 10.0.39.157

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

Evidence
- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 150.97
- Velocity proxy (15): 15
- Account status counts: {'approved': 36, 'declined': 14, 'chargeback': 1}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 4, 'DSTV_PAYMENT': 2
- IP/device reuse top: [('7788-3580', 48)]

Rationale
- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.