

Fraud Case Report — C346829e41fbd
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Transaction

- txn_id: T602128356
- account_id: 7786-2279 (grade=A)
- type: MERCHPAY
- status: approved
- amount: 878.26 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7786000
- ip_address: 10.0.116.177

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, High amount
- Account avg amount (last 80): 155.54
- Velocity proxy (15): 15
- Account status counts: {'approved': 64, 'declined': 13, 'reversed': 1}
- Account type counts: {'MERCHPAY': 14, 'AIRTIME_RECHARGE': 9, 'DSTV_PAYMENT': 9, 'P2P_SEND': 1}
- IP/device reuse top: [('7786-2279', 55)]

Rationale

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