

Fraud Case Report — C164d7fdc086c

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Transaction

- txn_id: T203326360
- account_id: 7776-3911 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 494.36 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7776000
- ip_address: 10.0.36.87

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 160.13
- Velocity proxy (15): 15
- Account status counts: {'approved': 48, 'declined': 21, 'reversed': 2}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 8, 'P2P_SEND': 40, 'CASHOUT': 8, 'DS': 1}
- IP/device reuse top: [('7776-3911', 64)]

Rationale

- Risk HIGH (score=74).
- 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.