

# Fraud Case Report — Cd55e90fcf71c  
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### ## Transaction

- txn\_id: T995208618
- account\_id: 7771-3631 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 210.04 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D20892
- ip\_address: 10.0.171.240

### ## 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): 158.9
- Velocity proxy (15): 15
- Account status counts: {'approved': 46, 'declined': 19, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'MERCHPAY': 16, 'CASHIN': 10, 'DSTV\_PAYMENT': 5, 'P2P\_SEND': 25, 'CASHO': 1}
- IP/device reuse top: [('7771-3631', 1)]

### ## Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.