

Fraud Case Report — Cc2c3b75ddfe2
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Transaction

- txn_id: T818057721
- account_id: 7725-5926 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 322.6 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7725000
- ip_address: 10.0.22.52

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): 160.71
- Velocity proxy (15): 15
- Account status counts: {'approved': 46, 'declined': 12, 'chargeback': 2, 'reversed': 1}
- Account type counts: {'MERCHPAY': 6, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 31, 'CASHIN': 6, 'CASHOUT': 1}
- IP/device reuse top: [('7725-5926', 52), ('7725-1527', 45)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.