Fraud Case Report — C266c8ab5ca2a
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Transaction
- txn_id: T915782914
- account_id: 7776-3911 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 685.09 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7776000
- ip_address: 10.0.23.154

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): 175.21
- Velocity proxy (15): 15
- Account status counts: {'approved': 13, 'declined': 6, 'reversed': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 3, 'CASHOUT': 2, 'P2P_SEND': 13, 'DS
- IP/device reuse top: [('7776-3911', 19)]

Rationale
- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.