

Fraud Case Report — C981d72a0c383
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Transaction

- txn_id: T841040512
- account_id: 7724-5013 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 782.62 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D73318
- ip_address: 10.0.127.217

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): 149.54
- Velocity proxy (15): 15
- Account status counts: {'approved': 28, 'declined': 15}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 4, 'CASHIN': 5, 'P2P_SEND': 28, 'CASHOUT': 1}
- IP/device reuse top: [('7724-5013', 2)]

Rationale

- Risk HIGH (score=74).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.