

Fraud Case Report — C7a0d90338716

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Transaction

- txn_id: T135384156
- account_id: 7788-3580 (grade=D)
- type: CASHIN
- status: approved
- amount: 31.9 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7788000
- ip_address: 24.239.9.73

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): 151.63
- Velocity proxy (15): 15
- Account status counts: {'approved': 31, 'declined': 14, 'chargeback': 1}
- Account type counts: {'CASHIN': 4, 'MERCHPAY': 4, 'P2P_SEND': 34, 'CASHOUT': 3, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7788-3580', 43)]

Rationale

- Risk HIGH (score=62).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.