

Fraud Case Report — C7eb7b58cba34
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Transaction

- txn_id: T275946913
- account_id: 7725-5926 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 129.05 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D60528
- ip_address: 205.63.246.95

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): 149.08
- Velocity proxy (15): 15
- Account status counts: {'approved': 21, 'chargeback': 2, 'declined': 6, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'P2P_SEND': 13, 'DSTV_PAYMENT': 4, 'CASHOUT': 2, 'AIRTIME': 1}
- IP/device reuse top: [('7725-5926', 1)]

Rationale

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