

Fraud Case Report — C107fbb54c559

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Transaction

- txn_id: T277319922
- account_id: 7193-6447 (grade=C)
- type: MERCHPAY
- status: approved
- amount: 451.5 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7193000
- ip_address: 10.0.200.228

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=67)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 124.59
- Velocity proxy (15): 15
- Account status counts: {'approved': 19, 'declined': 1}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 5, 'CASHIN': 3, 'DSTV_PAYMENT': 5, 'I'
- IP/device reuse top: [('7193-6447', 19)]

Rationale

- Risk HIGH (score=67).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.