

Fraud Case Report — C5997a8ff56d8
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Transaction

- txid: T354558271
- account_id: 7724-5013 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 828.59 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7724000
- ip_address: 210.200.225.10

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 146.71
- Velocity proxy (15): 15
- Account status counts: {'approved': 74, 'declined': 39, 'reversed': 1}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME_RECHARGE': 12, 'DSTV_PAYMENT': 9, 'P2P_SEND': 1}
- IP/device reuse top: [('7724-5013', 88), ('7724-1167', 88)]

Rationale

- Risk CRITICAL (score=87).
- 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.