

Fraud Case Report — Cc0438612de24
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Transaction

- txn_id: T274899795
- account_id: 7855-8748 (grade=B)
- type: MERCHPAY
- status: approved
- amount: 856.16 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7855000
- ip_address: 27.199.212.24

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, High avg amount, Velocity proxy, Account status counts, Account type counts, IP/device reuse top.
- Account avg amount (last 80): 163.64
- Velocity proxy (15): 15
- Account status counts: {'approved': 15, 'declined': 9}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 17, 'CASHIN': 3}
- IP/device reuse top: [('7855-8748', 24)]

Rationale

- Risk HIGH (score=72).
- 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.