

Fraud Case Report — Ce96d0cca9234
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Transaction

- txn_id: T920380582
- account_id: 7785-7700 (grade=D)
- type: MERCHPAY
- status: approved
- amount: 214.56 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7785000
- ip_address: 10.0.81.244

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): 190.6
- Velocity proxy (15): 15
- Account status counts: {'approved': 40, 'reversed': 1, 'chargeback': 1, 'declined': 6}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME_RECHARGE': 11, 'CASHOUT': 9, 'P2P_SEND': 14, 'CASH_IN': 1}
- IP/device reuse top: [('7785-2349', 64), ('7785-7700', 27)]

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.