

Fraud Case Report — Ce613fab15e82
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Transaction

- txn_id: T521842559
- account_id: 7724-5013 (grade=D)
- type: MERCHPAY
- status: reversed
- amount: 267.68 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7724000
- ip_address: 10.0.59.141

Decision

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

Evidence

- Risk level: HIGH (score=70)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 143.7
- Velocity proxy (15): 15
- Account status counts: {'reversed': 1, 'approved': 35, 'declined': 20}
- Account type counts: {'MERCHPAY': 2, 'DSTV_PAYMENT': 3, 'P2P_SEND': 39, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7724-5013', 50), ('7724-1167', 22)]

Rationale

- Risk HIGH (score=70).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.