

Fraud Case Report — Cb11ea57289f5

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Transaction

- txn_id: T639189426
- account_id: 7777-1484 (grade=B)
- type: MERCHPAY
- status: approved
- amount: 877.9 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D64594
- ip_address: 134.177.77.33

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 amount
- Account avg amount (last 80): 158.96
- Velocity proxy (15): 15
- Account status counts: {'approved': 29, 'declined': 16, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 3, 'CASHOUT': 5, 'CASHIN': 3, 'P2P_SEND': 1}
- IP/device reuse top: [('7777-1484', 2)]

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.