Fraud Case Report — Ca0006d4ae0c7
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Transaction
- txn_id: T213444938
- account_id: 7123-2508 (grade=A)
- type: MERCHPAY
- status: approved
- amount: 879.82 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7123000
- ip_address: 10.0.121.97

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

Evidence
- Risk level: HIGH (score=67)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, High a
- Account avg amount (last 80): 212.56
- Velocity proxy (15): 15
- Account status counts: {'approved': 15, 'declined': 2, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 4, 'CASHOUT': 4, 'DSTV_PAYMENT': 2
- IP/device reuse top: [('7123-2508', 12)]

Rationale
- Risk HIGH (score=67).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.