

Fraud Case Report — C2e2c11caa34
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Transaction

- txn_id: T523831498
- account_id: 7139-5992 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 246.49 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7139000
- ip_address: 10.0.131.202

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 157.2
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 32, 'reversed': 1, 'declined': 8}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME_RECHARGE': 9, 'P2P_SEND': 14, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7139-5992', 16)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).