

Fraud Case Report — C1f20005fb011
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Transaction

- txn_id: T235481743
- account_id: 7788-3580 (grade=D)
- type: MERCHPAY
- status: chargeback
- amount: 199.17 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7788000
- ip_address: 54.195.236.177

Decision

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

Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 165.38
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 48, 'reversed': 2, 'declined': 14}
- Account type counts: {'MERCHPAY': 11, 'AIRTIME_RECHARGE': 6, 'DSTV_PAYMENT': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7788-3580', 59)]

Rationale

- Risk CRITICAL (score=97).
- 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).