

Fraud Case Report — C3fc42b47992c

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Transaction

- txn_id: T5a08db320b
- account_id: 7724-2126 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 17.72 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7724000
- ip_address: 10.0.132.142

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 120.62
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'declined': 2, 'approved': 30, 'reversed': 3}
- Account type counts: {'MERCHPAY': 11, 'DSTV_PAYMENT': 6, 'P2P_SEND': 3, 'CASHIN': 7, 'AIRTIME_
- IP/device reuse top: [('7724-3506', 53), ('7724-2126', 28), ('7724-7605', 24), ('7724-2391', 17)]

Rationale

- Risk HIGH (score=82).
- 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).