

Fraud Case Report — C027d2e6ab213

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Transaction

- txn_id: T167304195
- account_id: 7787-2300 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 720.76 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7787000
- ip_address: 212.154.53.69

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 159.42
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 24, 'declined': 16, 'reversed': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 6, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7787-2300', 42)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).