

Fraud Case Report — C5541a7447405
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Transaction

- txn_id: T171702328
- account_id: 7764-9245 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 617.31 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7764000
- ip_address: 10.0.92.218

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

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): 204.46
- Velocity proxy (15): 11
- Account status counts: {'chargeback': 1, 'approved': 10}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1, 'DSTV_PAYMENT': 2, 'CASHIN': 1, 'T...
- IP/device reuse top: [('7764-9245', 6)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).