

Fraud Case Report — C4e3c75910419
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Transaction

- txn_id: T412254556
- account_id: 7725-5926 (grade=D)
- type: MERCHPAY
- status: chargeback
- amount: 326.07 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D98332
- ip_address: 10.0.64.163

Decision

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

Evidence

- Risk level: CRITICAL (score=109)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 161.83
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 49, 'declined': 12, 'reversed': 1}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 8, 'CASHOUT': 5, 'DSTV_PAYMENT': 8}
- IP/device reuse top: [('7725-5926', 2)]

Rationale

- Risk CRITICAL (score=109).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).