

Fraud Case Report — C72bd651f0c5d

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Transaction

- txn_id: T6e706bae75
- account_id: 7767-4996 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 178.16 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D7767000
- ip_address: 10.0.78.61

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): 154.49
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 107, 'declined': 5, 'reversed': 6}
- Account type counts: {'MERCHPAY': 20, 'AIRTIME_RECHARGE': 12, 'DSTV_PAYMENT': 27, 'CASHIN': 1}
- IP/device reuse top: [('7767-8846', 101), ('7767-4996', 98), ('7724-4151', 1)]

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).