

Fraud Case Report — C76ec36c850ec
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Transaction

- txn_id: T610025185
- account_id: 7855-8748 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 199.09 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7855000
- ip_address: 10.0.88.31

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): 170.56
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 53, 'declined': 22, 'reversed': 1}
- Account type counts: {'MERCHPAY': 9, 'AIRTIME_RECHARGE': 6, 'DSTV_PAYMENT': 6, 'CASHIN': 4, 'I'}
- IP/device reuse top: [('7855-8748', 71)]

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).