

Fraud Case Report — C32e44afa01e0

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Transaction

- txn_id: T789810347
- account_id: 7782-6598 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 661.29 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7782000
- ip_address: 10.0.135.145

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 185.29
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 28, 'declined': 14}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 27, 'CASHOUT': 4, 'DS': 1}
- IP/device reuse top: [('7782-6598', 42)]

Rationale

- Risk CRITICAL (score=102).
- 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).