

# Fraud Case Report — Caaaca7646c38  
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#### ## Transaction

- txn\_id: T389551589
- account\_id: 7728-8431 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 744.97 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D7728000
- ip\_address: 10.0.21.253

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 187.66
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 32, 'reversed': 4, 'declined': 20}
- Account type counts: {'MERCHPAY': 6, 'AIRTIME\_RECHARGE': 6, 'P2P\_SEND': 35, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7728-0284', 70), ('7728-8431', 52)]

#### ## Rationale

- Risk CRITICAL (score=94).
- 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).