

Fraud Case Report — Cd9ee0b731c7c
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Transaction

- txn_id: T346687325
- account_id: 7765-0237 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 330.87 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7765000
- ip_address: 167.72.5.126

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 142.29
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 25, 'declined': 4, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 11, 'CASHIN': 5, 'DSTV_PAYMENT': 4, 'TOPUP': 1}
- IP/device reuse top: [('7765-0237', 25), ('7765-7819', 24)]

Rationale

- Risk CRITICAL (score=89).
- 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).