

Fraud Case Report — C36ce1948b326
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Transaction

- txn_id: T428301649
- account_id: 7787-2300 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 233.24 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D27677
- ip_address: 73.205.4.250

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-...
- Account avg amount (last 80): 171.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 51, 'declined': 36, 'reversed': 3}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 11, 'P2P_SEND': 63, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7787-2300', 2)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).