

Fraud Case Report — C188f240ce005
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Transaction

- txn_id: T76b6be9eee
- account_id: 7757-0366 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 141.02 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D69787
- ip_address: 10.0.31.124

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): 130.93
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 30, 'declined': 3}
- Account type counts: {'MERCHPAY': 5, 'CASHOUT': 7, 'DSTV_PAYMENT': 6, 'CASHIN': 7, 'P2P_SEND': 1}
- IP/device reuse top: [('7757-0366', 1), ('7755-3985', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).