

Fraud Case Report — C3de59d6b39b1
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Transaction

- txn_id: T650237039
- account_id: 7752-8289 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 572.47 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7752000
- ip_address: 152.252.3.203

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): 191.08
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 29, 'declined': 10, 'reversed': 3}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 28, 'CASHIN': 2, 'CASH'
- IP/device reuse top: [('7752-8289', 37)]

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).