

Fraud Case Report — C6239abaf432
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Transaction

- txn_id: T682621142
- account_id: 7728-0284 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 795.03 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7728000
- ip_address: 10.0.2.221

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): 213.24
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 27, 'declined': 16, 'reversed': 3}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 28, 'CASHOUT': 4, 'CA-
- IP/device reuse top: [('7728-0284', 38), ('7728-8431', 28)]

Rationale

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