

Fraud Case Report — C7f9d040fee9f

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Transaction

- txn_id: T674855942
- account_id: 7721-9874 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 824.79 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7721000
- ip_address: 10.0.199.148

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 197.6
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 55, 'declined': 20, 'reversed': 5}
- Account type counts: {'MERCHPAY': 9, 'AIRTIME_RECHARGE': 8, 'DSTV_PAYMENT': 10, 'P2P_SEND'
- IP/device reuse top: [('7721-6985', 68), ('7721-9874', 61), ('7721-8040', 50)]

Rationale

- Risk CRITICAL (score=102).
- 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).