

Fraud Case Report — Caa8ee4f8c3f0
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Transaction

- txn_id: T244457131
- account_id: 7713-4195 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 609.38 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7713000
- ip_address: 9.47.80.49

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): 142.46
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 19, 'reversed': 1, 'declined': 2}
- Account type counts: {'MERCHPAY': 6, 'AIRTIME_RECHARGE': 9, 'CASHOUT': 3, 'CASHIN': 3, 'DSTV_'}
- IP/device reuse top: [('7713-4195', 20), ('7713-8491', 10)]

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).