

Fraud Case Report — C163414c13053

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Transaction

- txn_id: T372918247
- account_id: 7754-2582 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 547.07 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D70258
- ip_address: 169.109.173.169

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): 134.15
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 25, 'declined': 5, 'reversed': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 7, 'DSTV_PAYMENT': 6, 'P2P_SEND': 1}
- IP/device reuse top: [('7754-2582', 2)]

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.
- Chargeback observed (strong fraud confirmation signal).