

Fraud Case Report — Cce4683b255f8

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Transaction

- txn_id: T404944375
- account_id: 7182-7283 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 266.27 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D35445
- ip_address: 10.0.188.138

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 181.75
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 76, 'declined': 41, 'reversed': 2}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 6, 'P2P_SEND': 84, 'DSTV_PAYMENT'
- IP/device reuse top: [('7182-7283', 2)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).