

Fraud Case Report — C0ba13f0c6b8d
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Transaction

- txn_id: Taf6046f11f
- account_id: 7725-7679 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 204.58 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_present
- country: NG (home=ZW)
- device_id: D22283
- ip_address: 10.0.166.121

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=64)
- Reasons: Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-confirming status:
- Account avg amount (last 80): 174.22
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 71, 'declined': 8, 'reversed': 2}
- Account type counts: {'MERCHPAY': 15, 'AIRTIME_RECHARGE': 14, 'DSTV_PAYMENT': 10, 'CASHIN': 1}
- IP/device reuse top: [('7725-7679', 1), ('7738-3120', 1), ('7769-8790', 1), ('7713-5061', 1)]

Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).