

Fraud Case Report — Cc3898f02d0db

- Created: 2026-01-18T23:41:23.658726+00:00

Transaction

- txn_id: T639574775
- account_id: 7785-7700 (grade=D)
- type: MERCHPAY
- status: chargeback
- amount: 805.74 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=ZW)
- device_id: D92678
- ip_address: 10.0.6.223

Decision

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

Evidence

- Risk level: CRITICAL (score=122)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 188.55
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 60, 'declined': 14, 'reversed': 1}
- Account type counts: {'MERCHPAY': 13, 'AIRTIME_RECHARGE': 15, 'CASHOUT': 11, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7785-7700', 2)]

Rationale

- Risk CRITICAL (score=122).
- 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).