

Fraud Case Report — C51d58c71f664

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Transaction

- txn_id: T247940639
- account_id: 7721-9874 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 875.55 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZA)
- device_id: D7721000
- ip_address: 10.0.67.192

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 289.14
- Velocity proxy (15): 11
- Account status counts: {'chargeback': 1, 'approved': 9, 'declined': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 2, 'P2P_SEND': 2, 'CASHOUT': 3, 'DST
- IP/device reuse top: [('7721-6985', 18), ('7721-9874', 6), ('7721-8040', 3)]

Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).