

Fraud Case Report — Cdcbda1378531
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Transaction

- txn_id: T573243437
- account_id: 7721-6985 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 214.51 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7721000
- ip_address: 55.41.115.29

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 180.79
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 26, 'declined': 8}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 6, 'CASHOUT': 8}
- IP/device reuse top: [('7721-6985', 32), ('7721-9874', 21), ('7721-8040', 8)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).