

Fraud Case Report — Cea8f6c2493c7

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Transaction

- txn_id: T638318164
- account_id: 7771-5819 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 290.68 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7771000
- ip_address: 237.151.23.196

Decision

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

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): 295.84
- Velocity proxy (15): 10
- Account status counts: {'chargeback': 1, 'approved': 6, 'reversed': 2, 'declined': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 1, 'CASHIN': 3, 'CASHOUT': 2, 'P2P_SF': 1}
- IP/device reuse top: [('7771-3631', 16), ('7771-5819', 8)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).