

Fraud Case Report — C256001d2be79

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Transaction

- txn_id: T107279186
- account_id: 7116-4749 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 640.21 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7116000
- ip_address: 10.0.163.11

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 175.14
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 82, 'declined': 22, 'reversed': 4}
- Account type counts: {'MERCHPAY': 11, 'AIRTIME_RECHARGE': 15, 'P2P_SEND': 57, 'CASHOUT': 14,
- IP/device reuse top: [('7116-4749', 86)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).