

Fraud Case Report — C2056031b3fff

- Created: 2026-01-19T00:21:43.676969+00:00

Transaction

- txn_id: T307797fc21
- account_id: 7752-1339 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 172.58 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=US)
- device_id: D7752000
- ip_address: 10.0.92.45

Decision

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

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): 79.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 10, 'declined': 5}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 2, 'CASHIN': 3, 'DSTV_'}
- IP/device reuse top: [('7752-0942', 20), ('7752-1339', 13)]

Rationale

- Risk HIGH (score=82).
- 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).