

Fraud Case Report — C8c070704b662
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Transaction

- txn_id: T587442962
- account_id: 7186-3401 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 752.11 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7186000
- ip_address: 10.0.131.188

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 151.8
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 22, 'declined': 5}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 4, 'P2P_SEND': 16, 'CASHOUT': 4, 'CA
- IP/device reuse top: [('7186-3401', 26)]

Rationale

- Risk CRITICAL (score=102).
- 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).