

Fraud Case Report — Cd68e4aa23474

- Created: 2026-01-18T23:43:01.840884+00:00

Transaction

- txn_id: T213014359
- account_id: 7774-2151 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 403.35 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7774000
- ip_address: 10.0.121.36

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): 138.74
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 44, 'declined': 15, 'reversed': 3}
- Account type counts: {'MERCHPAY': 10, 'AIRTIME_RECHARGE': 6, 'CASHIN': 11, 'P2P_SEND': 24, 'CA
- IP/device reuse top: [('7774-2151', 47)]

Rationale

- Risk CRITICAL (score=89).
- 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).