

Fraud Case Report — C7426b5b26d1a

- Created: 2026-01-19T01:14:20.055382+00:00

Transaction

- txn_id: Te9fb8edd6a
- account_id: 7735-0079 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 165.86 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7735000
- ip_address: 10.0.114.26

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): 110.56
- Velocity proxy (15): 14
- Account status counts: {'chargeback': 1, 'approved': 13}
- Account type counts: {'MERCHPAY': 2, 'P2P_SEND': 4, 'AIRTIME_RECHARGE': 3, 'CASHOUT': 1, 'DST
- IP/device reuse top: [('7735-7998', 16), ('7735-0079', 13), ('7735-3629', 11)]

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).