

Fraud Case Report — Ce16fce13c8e2

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Transaction

- txn_id: T134691109
- account_id: 7771-5819 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 795.09 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7771000
- ip_address: 10.0.35.242

Decision

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

Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 255.43
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 15, 'reversed': 2, 'declined': 1}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 3, 'CASHIN': 5, 'P2P_SEND': 3, 'CASHO
- IP/device reuse top: [('7771-3631', 24), ('7771-5819', 17)]

Rationale

- Risk CRITICAL (score=94).
- 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).