

Fraud Case Report — Cdee321e21d86

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Transaction

- txn_id: T214845389
- account_id: 7193-6447 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 563.44 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7193000
- ip_address: 10.0.44.243

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): 160.68
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 57, 'declined': 6, 'reversed': 1}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 13, 'DSTV_PAYMENT': 8, 'CASHOUT': 1}
- IP/device reuse top: [('7193-6447', 58)]

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).