

Fraud Case Report — C45dc5ffe00f8
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Transaction

- txn_id: T417336168
- account_id: 7811-4377 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 862.66 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7811000
- ip_address: 18.35.124.31

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 149.52
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 70, 'declined': 31, 'reversed': 2}
- Account type counts: {'MERCHPAY': 9, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 66, 'CASHIN': 10, 'DST': 1}
- IP/device reuse top: [('7811-4377', 84)]

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).