

Fraud Case Report — Ccdc17acb041a
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Transaction

- txn_id: T364026235
- account_id: 7713-8491 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 417.89 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7713000
- ip_address: 10.0.9.99

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

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): 162.91
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 4, 'declined': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7713-4195', 7), ('7713-8491', 4)]

Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to account profile.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).