

Fraud Case Report — Ce15e3b50effb
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Transaction

- txn_id: T871903593
- account_id: 7785-2349 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 425.4 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D22752
- ip_address: 85.252.12.200

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): 181.83
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 18, 'declined': 5, 'reversed': 2}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 3, 'CASHIN': 1, 'P2P_SEND': 15, 'CASH'
- IP/device reuse top: [('7785-2349', 2)]

Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).