

Fraud Case Report — Cacfeef5dd32b
- Created: 2026-01-18T23:28:52.678279+00:00

Transaction

- txn_id: T347766930
- account_id: 7787-2300 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 849.72 ZAR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D7787000
- ip_address: 10.0.186.176

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): 173.7
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 35, 'declined': 26, 'reversed': 3}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 45, 'DSTV_PAYMENT'
- IP/device reuse top: [('7787-2300', 62)]

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).