

Fraud Case Report — C0629ab0e9156

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Transaction

- txn_id: Te1790b5e95
- account_id: 7721-7433 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 98.63 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=AE)
- device_id: D7721000
- ip_address: 10.0.63.10

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 193.0
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 67, 'declined': 4, 'reversed': 3}
- Account type counts: {'MERCHPAY': 15, 'P2P_SEND': 14, 'CASHIN': 14, 'DSTV_PAYMENT': 12, 'CASHO
- IP/device reuse top: [('7721-1633', 61), ('7721-7433', 55), ('7755-7176', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).