

Fraud Case Report — Ccd99de2db33b
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Transaction

- txn_id: T119321359
- account_id: 7754-2582 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 197.57 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D7754000
- ip_address: 10.0.30.65

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 132.55
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 29, 'declined': 5, 'reversed': 1}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME_RECHARGE': 8, 'DSTV_PAYMENT': 7, 'CASHIN': 4, 'CASHOUT': 1}
- IP/device reuse top: [('7754-2582', 32)]

Rationale

- Risk HIGH (score=77).
- 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).