

Fraud Case Report — C83383945efa1

- Created: 2026-01-18T23:36:55.063174+00:00

Transaction

- txn_id: T458390492
- account_id: 7732-7151 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 762.4 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D99843
- ip_address: 10.0.74.233

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 194.0
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 42, 'declined': 21, 'reversed': 1}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME_RECHARGE': 5, 'P2P_SEND': 37, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7732-7151', 2)]

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.
- Chargeback observed (strong fraud confirmation signal).