

Fraud Case Report — Cd781f0e264b7
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Transaction

- txn_id: T444299827
- account_id: 7721-9874 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 623.61 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7721000
- ip_address: 10.0.24.153

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-...
- Account avg amount (last 80): 199.36
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 51, 'declined': 20, 'reversed': 5}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 40, 'CASHOUT': 11, 'D...
- IP/device reuse top: [('7721-9874', 56), ('7721-6985', 54), ('7721-8040', 43)]

Rationale

- Risk CRITICAL (score=89).
- 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).