

Fraud Case Report — Cda1918621063

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Transaction

- txn_id: T448471378
- account_id: 7771-3631 (grade=D)
- type: MERCHPAY
- status: chargeback
- amount: 337.42 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D34055
- ip_address: 10.0.22.173

Decision

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

Evidence

- Risk level: CRITICAL (score=109)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 98.2
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 8, 'declined': 8}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7771-3631', 2)]

Rationale

- Risk CRITICAL (score=109).
- 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).