

Fraud Case Report — C917ec1204b54
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Transaction

- txn_id: T978498454
- account_id: 7787-2300 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 398.11 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7787000
- ip_address: 10.0.24.34

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): 180.8
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'approved': 42, 'declined': 27, 'reversed': 3}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 10, 'DSTV_PAYMENT': 5, 'P2P_SEND': 1}
- IP/device reuse top: [('7787-2300', 69)]

Rationale

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