

Fraud Case Report — Cdb18dd8674ab
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Transaction

- txn_id: T108893274
- account_id: 7723-9305 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 800.95 USD
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7723000
- ip_address: 72.46.196.200

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 326.71
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 13, 'reversed': 1, 'declined': 1}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 2, 'P2P_SEND': 6, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7723-9305', 9)]

Rationale

- Risk CRITICAL (score=102).
- 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).