

Fraud Case Report — Caaaca7646c38
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Transaction

- txn_id: T389551589
- account_id: 7728-8431 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 744.97 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7728000
- ip_address: 10.0.21.253

Decision

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

Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 187.66
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 32, 'reversed': 4, 'declined': 20}
- Account type counts: {'MERCHPAY': 6, 'AIRTIME_RECHARGE': 6, 'P2P_SEND': 35, 'DSTV_PAYMENT'
- IP/device reuse top: [('7728-0284', 70), ('7728-8431', 52)]

Rationale

- Risk CRITICAL (score=94).
- 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).