Fraud Case Report — Cb82c1b54ccdb
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Transaction
- txn_id: T985887485
- account_id: 7724-1167 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 292.34 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7724000
- ip_address: 210.247.135.179

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

Evidence
- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 166.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 45, 'declined': 17, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'AIRTIME_RECHARGE': 6, 'CASHOUT': 5, 'CASHIN': 7, 'P2P_SI
- IP/device reuse top: [('7724-5013', 60), ('7724-1167', 54)]

Rationale
- Risk HIGH (score=82).
- 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).