

# Fraud Case Report — C36ce1948b326  
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### ## Transaction

- txn\_id: T428301649
- account\_id: 7787-2300 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 233.24 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: ZW (home=ZA)
- device\_id: D27677
- ip\_address: 73.205.4.250

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 171.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 51, 'declined': 36, 'reversed': 3}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME\_RECHARGE': 11, 'P2P\_SEND': 63, 'DSTV\_PAYMENT'
- IP/device reuse top: [('7787-2300', 2)]

### ## Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).