

## # Fraud Case Report — Cc5207c69b6fb

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### ## Transaction

- txn\_id: T235396520
- account\_id: 7186-3401 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 694.17 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=ZW)
- device\_id: D7186000
- ip\_address: 10.0.142.121

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 154.71
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 68, 'declined': 23, 'reversed': 1}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME\_RECHARGE': 7, 'CASHIN': 6, 'DSTV\_PAYMENT': 6, 'I'
- IP/device reuse top: [('7186-3401', 88)]

### ## Rationale

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