

## # Fraud Case Report — C0a5bdb58a83

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### ## Transaction

- txn\_id: T977726389
- account\_id: 7754-2582 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 483.51 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D7754000
- ip\_address: 10.0.16.232

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 141.02
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 47, 'declined': 8, 'reversed': 1}
- Account type counts: {'MERCHPAY': 12, 'AIRTIME\_RECHARGE': 14, 'P2P\_SEND': 16, 'CASHIN': 6, 'CA
- IP/device reuse top: [('7754-2582', 54)]

### ## Rationale

- Risk CRITICAL (score=89).
- 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).