

Fraud Case Report — Cc85bdf45210c
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Transaction

- txn_id: T107565894
- account_id: 7711-7458 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 159.94 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7711000
- ip_address: 166.147.76.224

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): 158.7
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 37, 'declined': 14, 'reversed': 6}
- Account type counts: {'MERCHPAY': 13, 'AIRTIME_RECHARGE': 11, 'CASHOUT': 7, 'P2P_SEND': 15, 'CASHIN': 10}
- IP/device reuse top: [('7711-7458', 37)]

Rationale

- Risk HIGH (score=77).
- 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).