

## # Fraud Case Report — C40fe267266c6

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### ## Transaction

- txn\_id: T992640170
- account\_id: 7139-5992 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 807.38 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D90557
- ip\_address: 10.0.17.200

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 162.03
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 57, 'reversed': 2, 'declined': 9}
- Account type counts: {'MERCHPAY': 16, 'AIRTIME\_RECHARGE': 13, 'CASHIN': 7, 'CASHOUT': 7, 'DSTV': 1}
- IP/device reuse top: [('7139-5992', 2), ('7778-8232', 1)]

### ## 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.
- Chargeback observed (strong fraud confirmation signal).