

# Fraud Case Report — C074bc5c6e9d2  
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### ## Transaction

- txn\_id: T327338746
- account\_id: 7729-4643 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 646.14 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: GB (home=ZA)
- device\_id: D7729000
- ip\_address: 10.0.9.71

### ## Decision

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

### ## Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 197.22
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 50, 'reversed': 5, 'declined': 18}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME\_RECHARGE': 7, 'CASHOUT': 12, 'CASHIN': 7, 'DSTV'}
- IP/device reuse top: [('7729-4643', 53), ('7729-4465', 42), ('7729-0326', 20)]

### ## Rationale

- Risk CRITICAL (score=94).
- 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).