

# Fraud Case Report — C563b3a394201  
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## ## Transaction

- txn\_id: T559798512
- account\_id: 7731-9855 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 250.06 EUR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D7731000
- ip\_address: 10.0.43.177

## ## Decision

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

## ## Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 166.44
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 25, 'reversed': 1, 'declined': 6}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME\_RECHARGE': 3, 'P2P\_SEND': 13, 'CASHIN': 5, 'CASHOUT': 1}
- IP/device reuse top: [('7731-9855', 16)]

## ## Rationale

- Risk CRITICAL (score=90).
- 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).