

# Fraud Case Report — Cf59b43f4d0db  
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#### ## Transaction

- txn\_id: T363136557
- account\_id: 7713-4195 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 787.48 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card\_not\_present
- country: KE (home=ZA)
- device\_id: D7713000
- ip\_address: 10.0.83.166

#### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: High-confidence fraud: amount extremely above baseline

#### ## 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): 116.89
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 15, 'declined': 2}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME\_RECHARGE': 8, 'CASHIN': 2, 'DSTV\_PAYMENT': 3, 'C'}
- IP/device reuse top: [('7713-4195', 15), ('7713-8491', 8)]

#### ## 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).