

# Fraud Case Report — Ce15e3b50effb  
- Created: 2026-01-18T23:21:29.610340+00:00

#### ## Transaction

- txn\_id: T871903593
- account\_id: 7785-2349 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 425.4 USD
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D22752
- ip\_address: 85.252.12.200

#### ## 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): 181.83
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 18, 'declined': 5, 'reversed': 2}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME\_RECHARGE': 3, 'CASHIN': 1, 'P2P\_SEND': 15, 'CASHOUT': 1}
- IP/device reuse top: [('7785-2349', 2)]

#### ## Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).