

# Fraud Case Report — Cc3898f02d0db  
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#### ## Transaction

- txn\_id: T639574775
- account\_id: 7785-7700 (grade=D)
- type: MERCHPAY
- status: chargeback
- amount: 805.74 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: NG (home=ZW)
- device\_id: D92678
- ip\_address: 10.0.6.223

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=122)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 188.55
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 60, 'declined': 14, 'reversed': 1}
- Account type counts: {'MERCHPAY': 13, 'AIRTIME\_RECHARGE': 15, 'CASHOUT': 11, 'DSTV\_PAYMEN': 1}
- IP/device reuse top: [('7785-7700', 2)]

#### ## Rationale

- Risk CRITICAL (score=122).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).