

# Fraud Case Report — C2056031b3fff  
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#### ## Transaction

- txn\_id: T307797fc21
- account\_id: 7752-1339 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 172.58 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=US)
- device\_id: D7752000
- ip\_address: 10.0.92.45

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-...
- Account avg amount (last 80): 79.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 10, 'declined': 5}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME\_RECHARGE': 5, 'CASHOUT': 2, 'CASHIN': 3, 'DSTV\_...
- IP/device reuse top: [('7752-0942', 20), ('7752-1339', 13)]

#### ## Rationale

- Risk HIGH (score=82).
- 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).