

# Fraud Case Report — Cbafdc68828f5  
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## ## Transaction

- txn\_id: T999499729
- account\_id: 7728-8431 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 555.85 EUR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D7728000
- ip\_address: 252.234.185.198

## ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

## ## 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): 158.66
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 5}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 3, 'CASHIN': 2}
- IP/device reuse top: [('7728-8431', 5), ('7728-0284', 2)]

## ## Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- Chargeback observed (strong fraud confirmation signal).