

# Fraud Case Report — C83383945efa1  
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#### ## Transaction

- txn\_id: T458390492
- account\_id: 7732-7151 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 762.4 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: NG (home=ZA)
- device\_id: D99843
- ip\_address: 10.0.74.233

#### ## Decision

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

#### ## Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 194.0
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 42, 'declined': 21, 'reversed': 1}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME\_RECHARGE': 5, 'P2P\_SEND': 37, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7732-7151', 2)]

#### ## Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).