

# Fraud Case Report — C219b5116dfac  
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#### ## Transaction

- txn\_id: T828825226
- account\_id: 7778-8232 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 170.59 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: AE (home=ZW)
- device\_id: D65017
- ip\_address: 93.243.247.7

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 221.47
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 38, 'reversed': 3, 'declined': 7}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME\_RECHARGE': 7, 'P2P\_SEND': 20, 'CASHOUT': 6, 'CA-  
- IP/device reuse top: [('7778-8232', 2)]

#### ## Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).