

Fraud Case Report — C6ae4243999be
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Transaction

- txn_id: T157019481
- account_id: 7725-5926 (grade=D)
- type: CASHIN
- status: chargeback
- amount: 72.86 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7725000
- ip_address: 10.0.52.105

Decision

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

Evidence

- Risk level: CRITICAL (score=97)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 162.55
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 55, 'reversed': 2, 'declined': 12}
- Account type counts: {'CASHIN': 8, 'CASHOUT': 7, 'P2P_SEND': 33, 'DSTV_PAYMENT': 9, 'AIRTIME_R': 1}
- IP/device reuse top: [('7725-1527', 60), ('7725-5926', 59)]

Rationale

- Risk CRITICAL (score=97).
- 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).