

Fraud Case Report — C480b9906eeb0

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Transaction

- txn_id: T65684d58a1
- account_id: 7154-7242 (grade=Low Risk)
- type: DSTV_PAYMENT
- status: chargeback
- amount: 73.92 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D74878
- ip_address: 10.0.91.33

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status: chargeback
- Account avg amount (last 80): 258.37
- Velocity proxy (15): 8
- Account status counts: {'chargeback': 1, 'approved': 6, 'declined': 1}
- Account type counts: {'DSTV_PAYMENT': 2, 'MERCHPAY': 1, 'CASHIN': 2, 'CASHOUT': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7154-7242', 1), ('7108-8506', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).