

## # Fraud Case Report — C31f3ded62a03

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### ## Transaction

- txn\_id: T347679400297
- account\_id: 7718-6630 (grade=C)
- type: DSTV\_PAYMENT
- status: chargeback
- amount: 26.44 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: NG (home=NG)
- device\_id: D30734
- ip\_address: 10.0.12.99

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Fraud-confirming status: chargeback
- Account avg amount (last 80): 218.72
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 2, 'reversed': 1}
- Account type counts: {'DSTV\_PAYMENT': 2, 'MERCHPAY': 2}
- IP/device reuse top: [('7718-6630', 1)]

### ## Rationale

- Risk HIGH (score=61).
- Chargeback observed (strong fraud confirmation signal).