

Fraud Case Report — C03c143b6e00e
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Transaction

- txn_id: T464318830
- account_id: 7160-4031 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 247.25 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: KE (home=ZW)
- device_id: D46354
- ip_address: 10.0.155.149

Decision

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

Evidence

- Risk level: CRITICAL (score=90)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 188.23
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 37, 'reversed': 2, 'declined': 14}
- Account type counts: {'MERCHPAY': 6, 'AIRTIME_RECHARGE': 3, 'P2P_SEND': 28, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7160-4031', 2)]

Rationale

- Risk CRITICAL (score=90).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).