

## # Fraud Case Report — C7086ea687c92

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### ## Transaction

- txn\_id: T8774f3489c
- account\_id: 7890-1963 (grade=Medium Risk)
- type: DSTV\_PAYMENT
- status: chargeback
- amount: 38.52 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D75112
- ip\_address: 10.0.115.191

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status: chargeback
- Account avg amount (last 80): 175.97
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 42, 'declined': 1, 'reversed': 2}
- Account type counts: {'DSTV\_PAYMENT': 8, 'MERCHPAY': 12, 'P2P\_SEND': 8, 'CASHIN': 4, 'AIRTIME\_
- IP/device reuse top: [('7890-1963', 1)]

### ## Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).