

# Fraud Case Report — C71f3ebe90134  
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#### ## Transaction

- txn\_id: Td902b82057
- account\_id: 7157-9620 (grade=Medium-Low Risk)
- type: DSTV\_PAYMENT
- status: chargeback
- amount: 45.72 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: US (home=AE)
- device\_id: D7157000
- ip\_address: 10.0.22.35

#### ## 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): 143.73
- Velocity proxy (15): 8
- Account status counts: {'chargeback': 1, 'approved': 6, 'reversed': 1}
- Account type counts: {'DSTV\_PAYMENT': 2, 'P2P\_SEND': 2, 'CASHOUT': 1, 'MERCHPAY': 2, 'CASHIN': 1}
- IP/device reuse top: [('7157-9620', 7)]

#### ## Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).