

Fraud Case Report — C5de4b5dc178e
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Transaction

- txn_id: T7ef053b184
- account_id: 7840-1890 (grade=High Risk)
- type: DSTV_PAYMENT
- status: chargeback
- amount: 26.79 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7840000
- ip_address: 10.0.80.105

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): 181.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 29, 'declined': 2}
- Account type counts: {'DSTV_PAYMENT': 5, 'CASHIN': 4, 'P2P_SEND': 8, 'AIRTIME_RECHARGE': 6, 'CASHOUT': 1}
- IP/device reuse top: [('7840-1890', 25)]

Rationale

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