

Fraud Case Report — C1920f1932d6c
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Transaction

- txn_id: T661716892
- account_id: 7711-7458 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 883.13 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D72798
- ip_address: 10.0.141.66

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 190.36
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 16, 'declined': 6, 'reversed': 3}
- Account type counts: {'MERCHPAY': 4, 'AIRTIME_RECHARGE': 4, 'DSTV_PAYMENT': 1, 'CASHOUT': 4}
- IP/device reuse top: [('7711-7458', 2)]

Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).