

## # Fraud Case Report — Cd06be32e3ec0

- Created: 2026-01-19T03:00:17.090381+00:00

### ## Transaction

- txn\_id: T669a0b538c
- account\_id: 7806-4730 (grade=Medium Risk)
- type: DSTV\_PAYMENT
- status: chargeback
- amount: 68.1 USD
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: US (home=AE)
- device\_id: D71856
- ip\_address: 10.0.78.88

### ## 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): 141.32
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 24, 'declined': 2, 'reversed': 2}
- Account type counts: {'DSTV\_PAYMENT': 8, 'MERCHPAY': 5, 'CASHOUT': 6, 'AIRTIME\_RECHARGE': 3}
- IP/device reuse top: [('7806-4730', 1), ('7775-8739', 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).