

Fraud Case Report — Cbe39ccf98297
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Transaction

- txn_id: T544234886
- account_id: 7785-2349 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 477.05 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZW)
- device_id: D7785000
- ip_address: 250.123.73.41

Decision

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

Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 196.43
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 65, 'reversed': 7, 'declined': 21}
- Account type counts: {'MERCHPAY': 7, 'AIRTIME_RECHARGE': 9, 'CASHOUT': 15, 'CASHIN': 9, 'DSTV': 1}
- IP/device reuse top: [('7785-2349', 75), ('7785-7700', 49)]

Rationale

- Risk CRITICAL (score=94).
- 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).