

Fraud Case Report — C219b5116dfac
- Created: 2026-01-18T23:36:52.439429+00:00

Transaction

- txn_id: T828825226
- account_id: 7778-8232 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 170.59 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D65017
- ip_address: 93.243.247.7

Decision

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

Evidence

- Risk level: HIGH (score=77)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 221.47
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 38, 'reversed': 3, 'declined': 7}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME_RECHARGE': 7, 'P2P_SEND': 20, 'CASHOUT': 6, 'CA
- IP/device reuse top: [('7778-8232', 2)]

Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).