

## # Fraud Case Report — Ce791c9bb0ef3

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### ## Transaction

- txn\_id: T241309735
- account\_id: 7754-2582 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 159.12 EUR
- merchant: DsTV (mcc=4899)
- channel: card\_not\_present
- country: GB (home=ZW)
- device\_id: D7754000
- ip\_address: 10.0.154.24

### ## Decision

- Decision: **\*\*BLOCK\*\***
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

### ## 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): 50.85
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'approved': 4}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME\_RECHARGE': 2, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7754-2582', 4)]

### ## Rationale

- Risk HIGH (score=77).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- Chargeback observed (strong fraud confirmation signal).