

Fraud Case Report — Ce0d8ffaa44cf

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Transaction

- txn_id: Te35cb690f1
- account_id: 7771-3875 (grade=Medium Risk)
- type: DSTV_PAYMENT
- status: chargeback
- amount: 75.35 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7771000
- ip_address: 10.0.177.113

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): 183.04
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 39, 'declined': 2, 'reversed': 6}
- Account type counts: {'DSTV_PAYMENT': 7, 'CASHIN': 9, 'P2P_SEND': 13, 'CASHOUT': 11, 'AIRTIME_F': 1}
- IP/device reuse top: [('7771-3875', 39), ('7771-1141', 29)]

Rationale

- Risk HIGH (score=75).
- 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).