

Fraud Case Report — Cd06be32e3ec0
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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).