

Fraud Case Report — C995e48472d11
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Transaction

- txn_id: T757336145
- account_id: 7765-7819 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 229.49 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D55347
- ip_address: 10.0.189.112

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 136.97
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'CASHIN': 2}
- IP/device reuse top: [('7765-7819', 2)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).