

Fraud Case Report — Ce277a2d952bc
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Transaction

- txn_id: T419999223
- account_id: 7765-0237 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 338.53 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D68909
- ip_address: 10.0.134.161

Decision

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

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 157.29
- Velocity proxy (15): 10
- Account status counts: {'chargeback': 1, 'approved': 8, 'declined': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 2, 'CASHIN': 1, 'P2P_SEND': 1, 'DSTV_
- IP/device reuse top: [('7765-0237', 2)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).