

Fraud Case Report — Ca5254120e285
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Transaction

- txn_id: T958646794
- account_id: 7750-4310 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 312.44 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7750000
- ip_address: 192.77.84.171

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 140.16
- Velocity proxy (15): 3
- Account status counts: {'chargeback': 1, 'approved': 2}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1, 'CASHIN': 1}
- IP/device reuse top: [('7750-4310', 3)]

Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).