

Fraud Case Report — Cd216c6f7a4f2

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Transaction

- txn_id: T591109148
- account_id: 7724-5013 (grade=D)
- type: DSTV_PAYMENT
- status: chargeback
- amount: 57.97 USD
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7724000
- ip_address: 10.0.139.91

Decision

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

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: D, Card-not-present, Fraud-confirming status: chargeback
- Account avg amount (last 80): 143.3
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 75, 'declined': 40, 'reversed': 1}
- Account type counts: {'DSTV_PAYMENT': 11, 'MERCHPAY': 5, 'AIRTIME_RECHARGE': 13, 'P2P_SEND': 1}
- IP/device reuse top: [('7724-5013', 92), ('7724-1167', 91)]

Rationale

- Risk HIGH (score=68).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).