

Fraud Case Report — Ca1f93c94b8eb
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Transaction

- txn_id: T135255302
- account_id: 7837-4304 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 324.73 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D04370
- ip_address: 10.0.72.209

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 324.73
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7837-4304', 1), ('7774-2151', 1), ('7776-2656', 1)]

Rationale

- Risk HIGH (score=67).
- Chargeback observed (strong fraud confirmation signal).