

# 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).