

Fraud Case Report — C2891ef5e000f

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Transaction

- txn_id: Te9d5990122
- account_id: 7775-8739 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 241.48 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7775000
- ip_address: 85.234.55.5

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 171.96
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 31, 'declined': 6, 'reversed': 3}
- Account type counts: {'MERCHPAY': 5, 'P2P_SEND': 9, 'DSTV_PAYMENT': 7, 'CASHIN': 12, 'AIRTIME_PAYMENT': 1}
- IP/device reuse top: [('7775-5630', 59), ('7775-8739', 38)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).