

Fraud Case Report — C29cbc16c36d3
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Transaction

- txn_id: T105505942
- account_id: 7784-1328 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 451.2 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7784000
- ip_address: 29.53.64.102

Decision

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

Evidence

- Risk level: CRITICAL (score=94)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud
- Account avg amount (last 80): 248.72
- Velocity proxy (15): 3
- Account status counts: {'chargeback': 1, 'approved': 2}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7784-1328', 3)]

Rationale

- Risk CRITICAL (score=94).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).