

Fraud Case Report — C0f5516183bdf

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Transaction

- txn_id: T844895882
- account_id: 7825-2443 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 225.28 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7825000
- ip_address: 181.7.44.233

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): 118.69
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'approved': 3, 'declined': 1}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 1, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7825-2443', 4)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).