

Fraud Case Report — C06e0fdc2bfe9
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Transaction

- txn_id: T4f24679cb9
- account_id: 7733-3386 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 54.8 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7733000
- ip_address: 10.0.52.218

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): 159.98
- Velocity proxy (15): 9
- Account status counts: {'chargeback': 2, 'reversed': 1, 'approved': 6}
- Account type counts: {'MERCHPAY': 1, 'DSTV_PAYMENT': 2, 'CASHOUT': 2, 'AIRTIME_RECHARGE': 2}
- IP/device reuse top: [('7733-1097', 89), ('7733-5012', 41), ('7733-0193', 32), ('7733-3386', 7), ('7177-4758', 7)]

Rationale

- Risk HIGH (score=60).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).