

Fraud Case Report — C39a5fb6f5d99

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Transaction

- txn_id: T797064087
- account_id: 7190-0852 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 610.13 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7190000
- ip_address: 10.0.29.59

Decision

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

Evidence

- Risk level: CRITICAL (score=102)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Medium-risk transaction
- Account avg amount (last 80): 305.69
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7190-0852', 2)]

Rationale

- Risk CRITICAL (score=102).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).