

Fraud Case Report — C30a4ee86376c

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Transaction

- txn_id: T307473578
- account_id: 7787-3233 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 260.11 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D33818
- ip_address: 10.0.225.174

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): 147.78
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 1, 'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'CASHIN': 1}
- IP/device reuse top: [('7787-3233', 1)]

Rationale

- Risk HIGH (score=60).
- Chargeback observed (strong fraud confirmation signal).