

# Fraud Case Report — C2891ef5e000f  
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## Transaction

- txn\_id: Te9d5990122
- account\_id: 7775-8739 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 241.48 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7775000
- ip\_address: 85.234.55.5

## 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): 171.96
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 31, 'declined': 6, 'reversed': 3}
- Account type counts: {'MERCHPAY': 5, 'P2P\_SEND': 9, 'DSTV\_PAYMENT': 7, 'CASHIN': 12, 'AIRTIME\_OUT': 1}
- IP/device reuse top: [('7775-5630', 59), ('7775-8739', 38)]

## Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).