

Fraud Case Report — Cb848a4be70f2

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Transaction

- txn_id: T277470269
- account_id: 7759-4961 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 792.32 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=KE)
- device_id: D61511
- ip_address: 10.0.175.36

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): 792.32
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7759-4961', 1)]

Rationale

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