

# Fraud Case Report — C989d7332bc8b  
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## Transaction

- txn\_id: T13e8edb3d2
- account\_id: 7712-5312 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 215.63 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D31693
- ip\_address: 43.149.61.238

## 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): 130.2
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 33, 'declined': 3, 'reversed': 1}
- Account type counts: {'MERCHPAY': 6, 'CASHOUT': 8, 'CASHIN': 6, 'AIRTIME\_RECHARGE': 9, 'DSTV\_TOPUP': 1}
- IP/device reuse top: [('7712-5312', 1)]

## Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).