

# 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).