

Fraud Case Report — Cc609634c7b3f
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Transaction

- txid: T4cbad27256
- account_id: 7776-8006 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 64.17 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: NG (home=US)
- device_id: D75083
- ip_address: 53.94.213.152

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud
- Account avg amount (last 80): 50.04
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 5, 'declined': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 5, 'CASHOUT': 1}
- IP/device reuse top: [('7776-8006', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).