

# Fraud Case Report — Cfd29bce158f3  
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#### ## Transaction

- txn\_id: T6facf1dc0b
- account\_id: 7739-0423 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 293.3 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D7739000
- ip\_address: 10.0.89.174

#### ## 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): 186.79
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 59, 'declined': 6}
- Account type counts: {'MERCHPAY': 19, 'CASHIN': 4, 'AIRTIME\_RECHARGE': 11, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7739-0423', 57), ('7739-7629', 40), ('7739-2346', 39), ('7739-0919', 36), ('7739-7078', 34)]

#### ## 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).