

Fraud Case Report — Cbd8bffd3d5a2

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Transaction

- txn_id: Td1ac8b79ee
- account_id: 7762-2046 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 151.82 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D30423
- ip_address: 205.217.30.91

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): 180.37
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 68, 'declined': 5, 'reversed': 2}
- Account type counts: {'MERCHPAY': 9, 'CASHOUT': 14, 'AIRTIME_RECHARGE': 15, 'P2P_SEND': 18, 'P2P_RECEIVE': 1}
- IP/device reuse top: [('7762-2046', 1)]

Rationale

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