

# Fraud Case Report — Cbd8bffd3d5a2  
- Created: 2026-01-19T01:59:19.678294+00:00

#### ## 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, 'DIRECT\_DEBIT': 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).