

Fraud Case Report — Cb2312721adf2

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Transaction

- txn_id: Tda1fc9b856
- account_id: 7739-0423 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 162.06 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_present
- country: AE (home=US)
- device_id: D7739000
- ip_address: 253.131.176.114

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-confirming status:
- Account avg amount (last 80): 219.63
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 24, 'declined': 4}
- Account type counts: {'MERCHPAY': 7, 'CASHOUT': 5, 'DSTV_PAYMENT': 4, 'AIRTIME_RECHARGE': 5}
- IP/device reuse top: [('7739-7070', 48), ('7739-2608', 46), ('7739-0423', 26), ('7739-0919', 22), ('7739-234', 20)]

Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).