

Fraud Case Report — Cf96835a32997

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Transaction

- txn_id: Tb6e811dff1
- account_id: 7721-4758 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 269.52 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7721000
- ip_address: 92.237.29.147

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): 211.72
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7721-1633', 65), ('7721-7433', 58), ('7721-1268', 16), ('7721-4758', 4)]

Rationale

- Risk HIGH (score=60).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).