

## # Fraud Case Report — C9a7933085277

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### ## Transaction

- txn\_id: T0937480c9d
- account\_id: 7765-7009 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 62.28 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D7765000
- ip\_address: 46.114.65.178

### ## 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): 151.14
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 22, 'declined': 1}
- Account type counts: {'MERCHPAY': 4, 'P2P\_SEND': 3, 'CASHOUT': 3, 'CASHIN': 5, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7765-7009', 19)]

### ## 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).