

Fraud Case Report — C8240019b1a08

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Transaction

- txn_id: T1a1692b359
- account_id: 7714-7447 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 296.95 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7714000
- ip_address: 61.79.136.62

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): 168.73
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 42, 'reversed': 5, 'declined': 3}
- Account type counts: {'MERCHPAY': 12, 'CASHIN': 9, 'AIRTIME_RECHARGE': 9, 'P2P_SEND': 10, 'DST': 1}
- IP/device reuse top: [('7714-2408', 63), ('7714-4601', 38), ('7714-7447', 37)]

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).