

Fraud Case Report — C23a6137941ea

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Transaction

- txn_id: T645710517f
- account_id: 7765-7009 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 155.09 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D53464
- ip_address: 182.70.123.218

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): 162.04
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 41, 'declined': 2, 'reversed': 1}
- Account type counts: {'MERCHPAY': 8, 'P2P_SEND': 6, 'AIRTIME_RECHARGE': 10, 'CASHOUT': 8, 'CASH_IN': 1}
- IP/device reuse top: [('7765-7009', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).