

Fraud Case Report — C365c2640075f
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Transaction

- txn_id: T316064800082
- account_id: 7762-4600 (grade=C)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 6.91 USD
- merchant: Airtime Topup (mcc=4814)
- channel: card_not_present
- country: US (home=US)
- device_id: D00873
- ip_address: 10.0.181.58

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: Lower customer grade: C, Card-not-present, Fraud-confirming status: chargeback
- Account avg amount (last 80): 6.91
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7762-4600', 1)]

Rationale

- Risk HIGH (score=61).
- Chargeback observed (strong fraud confirmation signal).