

Fraud Case Report — C525f3710353d

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Transaction

- txn_id: Ta3edd41d4d
- account_id: 7175-5516 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 248.21 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_present
- country: AE (home=ZW)
- device_id: D99506
- ip_address: 70.59.191.23

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-confirming status:
- Account avg amount (last 80): 200.76
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 47, 'declined': 4, 'reversed': 2}
- Account type counts: {'MERCHPAY': 11, 'AIRTIME_RECHARGE': 6, 'CASHIN': 8, 'CASHOUT': 11, 'DSTV': 1}
- IP/device reuse top: [('7175-5516', 1), ('7765-3605', 1)]

Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).