

# Fraud Case Report — C85973b5ec6e1  
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## Transaction

- txid: T22b479b158
- account\_id: 7780-5460 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 215.45 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D7780000
- ip\_address: 10.0.88.159

## 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): 158.4
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 107, 'declined': 5, 'reversed': 6}
- Account type counts: {'MERCHPAY': 25, 'P2P\_SEND': 19, 'CASHOUT': 29, 'AIRTIME\_RECHARGE': 13, 'DIRECT\_DEBIT': 11, 'CREDIT\_CARD': 10, 'PREPAID\_CARD': 8, 'CRYPTOCURRENCY': 5, 'MOBILE\_PHONE': 4, 'BANK\_TRANSFER': 3, 'OTHER': 2}
- IP/device reuse top: [('7780-5460', 131), ('7780-8117', 43), ('7780-1817', 25), ('7775-9695', 1)]

## 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).