

Fraud Case Report — C14ffa6e56245
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Transaction

- txn_id: Ta2a1bf6e98
- account_id: 7727-0200 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 205.9 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7727000
- ip_address: 10.0.140.94

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): 138.8
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 104, 'declined': 8, 'reversed': 4}
- Account type counts: {'MERCHPAY': 18, 'CASHIN': 20, 'DSTV_PAYMENT': 20, 'CASHOUT': 24, 'AIRTIME_RECHARGE': 10}
- IP/device reuse top: [('7727-0200', 100), ('7727-2999', 99), ('7754-1899', 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).