

Fraud Case Report — Ca09dae8499aa

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Transaction

- txn_id: T53021138a4
- account_id: 7712-5262 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 131.83 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7712000
- ip_address: 129.190.234.254

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): 223.12
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'MERCHPAY': 2, 'CASHOUT': 2}
- IP/device reuse top: [('7712-5312', 61), ('7712-0724', 56), ('7712-8846', 38), ('7712-6504', 23), ('7712-5262', 20)]

Rationale

- Risk HIGH (score=60).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).