

Fraud Case Report — C4c5da91a18c5
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Transaction

- txn_id: T432652600476
- account_id: 7763-9497 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 461.58 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_present
- country: NG (home=NG)
- device_id: D63217
- ip_address: 10.0.22.100

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Lower customer grade: C, Medium-risk transaction type: MERCHPAY, Fraud-confirming status
- Account avg amount (last 80): 233.93
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7763-9497', 1)]

Rationale

- Risk HIGH (score=62).
- Chargeback observed (strong fraud confirmation signal).