

Fraud Case Report — C5a1ec48d1b80
- Created: 2026-01-19T00:01:21.633724+00:00

Transaction

- txn_id: T612929300527
- account_id: 7873-0531 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 534.65 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=GB)
- device_id: D31586
- ip_address: 10.0.112.141

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 167.89
- Velocity proxy (15): 14
- Account status counts: {'chargeback': 1, 'approved': 13}
- Account type counts: {'MERCHPAY': 1, 'P2P_SEND': 11, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7873-0531', 1), ('7784-4843', 1)]

Rationale

- Risk HIGH (score=72).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).