

Fraud Case Report — Cde03420bcac3
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Transaction

- txid: Tc6976d60f6
- account_id: 7151-1149 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 9.67 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7151000
- ip_address: 10.0.182.59

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): 179.54
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 17, 'declined': 2}
- Account type counts: {'MERCHPAY': 5, 'CASHOUT': 5, 'AIRTIME_RECHARGE': 4, 'DSTV_PAYMENT': 3}
- IP/device reuse top: [('7151-1149', 15)]

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).