

Fraud Case Report — Cfd554906f743

- Created: 2026-01-19T00:41:35.652508+00:00

Transaction

- txn_id: Tbaa71ea33e
- account_id: 7765-7009 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 13.07 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: GB (home=AE)
- device_id: D7765000
- ip_address: 10.0.149.71

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-
- Account avg amount (last 80): 154.45
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 45, 'declined': 2, 'reversed': 1}
- Account type counts: {'MERCHPAY': 10, 'AIRTIME_RECHARGE': 12, 'CASHOUT': 9, 'P2P_SEND': 6, 'C
- IP/device reuse top: [('7765-7009', 37)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).