

Fraud Case Report — C91632cd38bc1
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Transaction

- txn_id: T781638cd2f
- account_id: 7723-9448 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 215.24 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D69297
- ip_address: 10.0.142.72

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): 150.06
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'approved': 101, 'declined': 8, 'reversed': 6}
- Account type counts: {'MERCHPAY': 20, 'AIRTIME_RECHARGE': 18, 'DSTV_PAYMENT': 26, 'CASHIN': 10, 'CASHOUT': 12}
- IP/device reuse top: [('7723-9448', 1), ('7726-7172', 1), ('7789-5541', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).