

Fraud Case Report — Cb30136e9868a
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Transaction

- txn_id: T7f803d51eb
- account_id: 7732-4722 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 62.52 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_present
- country: AE (home=US)
- device_id: D7732000
- ip_address: 10.0.192.195

Decision

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

Evidence

- Risk level: HIGH (score=64)
- Reasons: Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, Fraud-confirming status:
- Account avg amount (last 80): 154.51
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 41, 'reversed': 4, 'declined': 5}
- Account type counts: {'MERCHPAY': 7, 'DSTV_PAYMENT': 7, 'CASHOUT': 12, 'CASHIN': 11, 'AIRTIME': 1}
- IP/device reuse top: [('7732-4722', 38)]

Rationale

- Risk HIGH (score=64).
- 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).