

Fraud Case Report — C7126c7ed4100

- Created: 2026-01-19T02:04:52.397502+00:00

Transaction

- txn_id: Tc02bc1d819
- account_id: 7724-7605 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 124.0 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7724000
- ip_address: 10.0.106.224

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): 202.01
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 81, 'declined': 2}
- Account type counts: {'MERCHPAY': 13, 'DSTV_PAYMENT': 10, 'AIRTIME_RECHARGE': 11, 'P2P_SEND': 1}
- IP/device reuse top: [('7724-2126', 70), ('7724-7605', 65), ('7724-2391', 65)]

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).