

Fraud Case Report — C0350c43c7f53
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Transaction

- txn_id: T86092b8cb1
- account_id: 7773-6299 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 44.64 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7773000
- ip_address: 10.0.94.120

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): 176.92
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 107, 'reversed': 4, 'declined': 6}
- Account type counts: {'MERCHPAY': 22, 'CASHOUT': 15, 'AIRTIME_RECHARGE': 21, 'DSTV_PAYMENT': 10}
- IP/device reuse top: [('7773-6299', 103), ('7773-7528', 79)]

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).