

Fraud Case Report — Cfd29bce158f3
- Created: 2026-01-19T01:43:06.709637+00:00

Transaction

- txn_id: T6facf1dc0b
- account_id: 7739-0423 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 293.3 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7739000
- ip_address: 10.0.89.174

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): 186.79
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 59, 'declined': 6}
- Account type counts: {'MERCHPAY': 19, 'CASHIN': 4, 'AIRTIME_RECHARGE': 11, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7739-0423', 57), ('7739-7629', 40), ('7739-2346', 39), ('7739-0919', 36), ('7739-707', 35)]

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).