

Fraud Case Report — C76a81528b8a5

- Created: 2026-01-19T00:02:19.571355+00:00

Transaction

- txn_id: T550944500776
- account_id: 7783-6007 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 639.02 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D07493
- ip_address: 10.0.63.119

Decision

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

Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 213.01
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 3, 'reversed': 2}
- Account type counts: {'MERCHPAY': 1, 'DSTV_PAYMENT': 2, 'CASHIN': 1, 'P2P_SEND': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7783-6007', 1)]

Rationale

- Risk HIGH (score=72).
- Amount significantly above account baseline ($\geq 3x$).
- Chargeback observed (strong fraud confirmation signal).