

## # Fraud Case Report — C5a1ec48d1b80

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### ## Transaction

- txn\_id: T612929300527
- account\_id: 7873-0531 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 534.65 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=GB)
- device\_id: D31586
- ip\_address: 10.0.112.141

### ## 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): 167.89
- Velocity proxy (15): 14
- Account status counts: {'chargeback': 1, 'approved': 13}
- Account type counts: {'MERCHPAY': 1, 'P2P\_SEND': 11, 'AIRTIME\_RECHARGE': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7873-0531', 1), ('7784-4843', 1)]

### ## Rationale

- Risk HIGH (score=72).
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).