

Fraud Case Report — Ca2fc945be195

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Transaction

- txn_id: T253566942
- account_id: 7768-6544 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 738.55 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: KE (home=KE)
- device_id: D25410
- ip_address: 10.0.110.119

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud
- Account avg amount (last 80): 738.55
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7768-6544', 1), ('7771-7998', 1), ('7710-6625', 1)]

Rationale

- Risk HIGH (score=80).
- Chargeback observed (strong fraud confirmation signal).