

Fraud Case Report — Cb481e4581fa7
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Transaction

- txn_id: T461061f057
- account_id: 7778-1116 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 178.95 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7778000
- ip_address: 10.0.172.184

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): 200.49
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 45, 'declined': 2, 'reversed': 4}
- Account type counts: {'MERCHPAY': 4, 'CASHOUT': 10, 'DSTV_PAYMENT': 8, 'P2P_SEND': 11, 'CASHIN': 1}
- IP/device reuse top: [('7778-0525', 57), ('7778-2501', 51), ('7778-1116', 39)]

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).