

Fraud Case Report — Ce5e4184380a1

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Transaction

- txn_id: T89d0ec0df2
- account_id: 7177-1915 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 128.91 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7177000
- ip_address: 67.205.177.80

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): 180.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 13, 'reversed': 2, 'declined': 3}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 3, 'CASHIN': 2, 'CASHOUT': 3, 'P2P_TRANSFER': 1}
- IP/device reuse top: [('7177-4758', 76), ('7177-1915', 14)]

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).