

# Fraud Case Report — C0ddfe0960f5e  
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## Transaction

- txn\_id: T256403075
- account\_id: 7835-7473 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 643.57 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: GB (home=GB)
- device\_id: D73373
- ip\_address: 10.0.8.254

## 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): 337.9
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7835-7473', 1), ('7135-7010', 1), ('7764-1033', 1)]

## Rationale

- Risk HIGH (score=72).
- Chargeback observed (strong fraud confirmation signal).