

Fraud Case Report — Cf71d525280da
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Transaction

- txn_id: Tea51412864
- account_id: 7154-5922 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 167.28 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7154000
- ip_address: 10.0.69.86

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): 144.46
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 104, 'reversed': 6, 'declined': 9}
- Account type counts: {'MERCHPAY': 14, 'AIRTIME_RECHARGE': 22, 'CASHIN': 26, 'CASHOUT': 25, 'DRAFT': 1}
- IP/device reuse top: [('7154-5922', 119), ('7154-7242', 32)]

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).