

## # Fraud Case Report — Ccd52b5ce4f79

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## ## Transaction

- txn\_id: T4a21688970
- account\_id: 7762-5163 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 62.16 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: AE (home=AE)
- device\_id: D7762000
- ip\_address: 50.63.16.17

## ## 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): 127.35
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 83, 'reversed': 4, 'declined': 6}
- Account type counts: {'MERCHPAY': 17, 'CASHIN': 14, 'CASHOUT': 15, 'AIRTIME\_RECHARGE': 16, 'P2P': 1}
- IP/device reuse top: [('7762-5163', 76), ('7762-6417', 28), ('7762-1358', 25), ('7762-6543', 24), ('7762-2043', 22)]

## ## 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).