

Fraud Case Report — C7ba6e0ca71a1
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Transaction

- txn_id: T53c5fa6e62
- account_id: 7731-7405 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 146.79 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D7731000
- ip_address: 251.182.213.176

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): 149.93
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 39, 'declined': 7, 'reversed': 2}
- Account type counts: {'MERCHPAY': 13, 'AIRTIME_RECHARGE': 13, 'P2P_SEND': 7, 'CASHIN': 4, 'DST': 1}
- IP/device reuse top: [('7731-3348', 40), ('7731-4924', 39), ('7731-1722', 37), ('7731-7405', 36), ('7731-483', 35)]

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).