

Fraud Case Report — C8efec64b8185
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Transaction

- txn_id: T442180000071
- account_id: 7774-2088 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 213.78 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: US (home=US)
- device_id: D71364
- ip_address: 10.0.64.223

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: MERCHPAY, Fraudulent intent: Chargeback
- Account avg amount (last 80): 109.56
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7774-2088', 1)]

Rationale

- Risk HIGH (score=68).
- Chargeback observed (strong fraud confirmation signal).