

Fraud Case Report — Cebe3e8b49e9a
- Created: 2026-01-18T23:56:09.892460+00:00

Transaction

- txn_id: T758986676
- account_id: 7844-2005 (grade=A)
- type: MERCHPAY
- status: chargeback
- amount: 722.06 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D05130
- ip_address: 10.0.144.91

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 389.36
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 2}
- Account type counts: {'MERCHPAY': 1, 'CASHIN': 1}
- IP/device reuse top: [('7844-2005', 1), ('7775-9305', 1)]

Rationale

- Risk HIGH (score=67).
- Chargeback observed (strong fraud confirmation signal).