

Fraud Case Report — C44e600dbfded

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Transaction

- txn_id: T266985258
- account_id: 7759-5638 (grade=B)
- type: MERCHPAY
- status: chargeback
- amount: 852.93 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D38164
- ip_address: 10.0.55.220

Decision

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

Evidence

- Risk level: CRITICAL (score=85)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 852.93
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'MERCHPAY': 1}
- IP/device reuse top: [('7759-5638', 1), ('7762-2041', 1)]

Rationale

- Risk CRITICAL (score=85).
- Chargeback observed (strong fraud confirmation signal).