

## # Fraud Case Report — C8efec64b8185

- Created: 2026-01-19T00:01:04.470667+00:00

### ## 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, Fraud
- 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).