

Fraud Case Report — Cf34045981534
- Created: 2026-01-18T23:54:04.204494+00:00

Transaction

- txn_id: T551788675
- account_id: 7733-0731 (grade=C)
- type: MERCHPAY
- status: chargeback
- amount: 410.63 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D40936
- ip_address: 52.84.170.74

Decision

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

Evidence

- Risk level: HIGH (score=80)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: MERCHPAY, Fraudulent status: chargeback
- Account avg amount (last 80): 215.72
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'declined': 1}
- Account type counts: {'MERCHPAY': 1, 'CASHIN': 1}
- IP/device reuse top: [('7733-0731', 1)]

Rationale

- Risk HIGH (score=80).
- Chargeback observed (strong fraud confirmation signal).