

Fraud Case Report — Cfe1f05e04eb8

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Transaction

- txn_id: T389718158
- account_id: 7754-2582 (grade=A)
- type: CASHOUT
- status: chargeback
- amount: 394.75 EUR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7754000
- ip_address: 10.0.68.227

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 137.6
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 35, 'declined': 8, 'reversed': 1}
- Account type counts: {'CASHOUT': 5, 'AIRTIME_RECHARGE': 10, 'MERCHPAY': 6, 'P2P_SEND': 14, 'D
- IP/device reuse top: [('7754-2582', 41)]

Rationale

- Risk HIGH (score=74).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).