

Fraud Case Report — Cf1456d7d494d
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Transaction

- txn_id: T270c680842
- account_id: 7724-5344 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 64.49 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7724000
- ip_address: 10.0.126.129

Decision

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

Evidence

- Risk level: HIGH (score=60)
- Reasons: Card-not-present, Medium-risk transaction type: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 164.34
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'declined': 7, 'approved': 92, 'reversed': 3}
- Account type counts: {'MERCHPAY': 16, 'CASHIN': 22, 'P2P_SEND': 21, 'AIRTIME_RECHARGE': 15, 'DRAFT': 1}
- IP/device reuse top: [('7724-5344', 81), ('7724-4151', 60), ('7724-3937', 28), ('7724-8287', 12), ('7724-9135', 10)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).