

Fraud Case Report — C86bde170129d
- Created: 2026-01-19T05:39:13.054701+00:00

Transaction

- txn_id: T430aef95c4
- account_id: 7716-4784 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 38.13 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7716000
- ip_address: 232.218.111.167

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: CASHIN, Fraud-confirming status: chargeback
- Account avg amount (last 80): 188.84
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 102, 'declined': 6, 'reversed': 8}
- Account type counts: {'CASHIN': 17, 'CASHOUT': 17, 'P2P_SEND': 24, 'AIRTIME_RECHARGE': 22, 'ME...'}
- IP/device reuse top: [('7716-8355', 103), ('7716-4784', 97)]

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).