

Fraud Case Report — C06973b343eb8
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Transaction

- txn_id: Tf4ef91b87e
- account_id: 7788-4493 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 22.71 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7788000
- ip_address: 10.0.136.158

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): 165.42
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 83, 'reversed': 11, 'declined': 7}
- Account type counts: {'MERCHPAY': 19, 'CASHIN': 23, 'P2P_SEND': 20, 'DSTV_PAYMENT': 16, 'CASHOUT': 10}
- IP/device reuse top: [('7788-4493', 82), ('7788-0293', 79), ('7788-0502', 35), ('7788-2659', 4)]

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).