

Fraud Case Report — C7f04d06fe72c

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Transaction

- txn_id: T001a4076c3
- account_id: 7847-7119 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 104.72 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7847000
- ip_address: 10.0.59.254

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): 169.83
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 87, 'reversed': 6, 'declined': 6}
- Account type counts: {'CASHIN': 15, 'MERCHPAY': 15, 'DSTV_PAYMENT': 15, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7847-1848', 82), ('7847-7119', 75), ('7108-3098', 1)]

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).