

Fraud Case Report — C4637e157f342
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Transaction

- txid: Tee4548a639
- account_id: 7717-5951 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 53.55 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7717000
- ip_address: 10.0.115.73

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): 181.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 5, 'approved': 106, 'declined': 7}
- Account type counts: {'CASHIN': 15, 'DSTV_PAYMENT': 18, 'CASHOUT': 19, 'MERCHPAY': 26, 'AIRTIME': 10}
- IP/device reuse top: [('7717-5951', 113), ('7717-9221', 16), ('7717-8646', 14), ('7717-0173', 14), ('7717-0173', 14)]

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).