

Fraud Case Report — Cf47d0217868b
- Created: 2026-01-19T01:59:28.021816+00:00

Transaction

- txn_id: T1d79553ec4
- account_id: 7778-2879 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 102.18 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D63421
- ip_address: 131.29.210.106

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): 203.22
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 76, 'reversed': 4, 'declined': 3}
- Account type counts: {'MERCHPAY': 20, 'P2P_SEND': 20, 'CASHIN': 17, 'CASHOUT': 12, 'AIRTIME_RECV': 10, 'REFUND': 5}
- IP/device reuse top: [('7778-2879', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).