

Fraud Case Report — C61fe680257df

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Transaction

- txn_id: T1f66469f93
- account_id: 7716-8433 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 236.09 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7716000
- ip_address: 10.0.97.167

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: MERCHPAY, Fraud-confirming status: chargeback
- Account avg amount (last 80): 145.24
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 5, 'declined': 1}
- Account type counts: {'MERCHPAY': 1, 'CASHIN': 1, 'CASHOUT': 3, 'P2P_SEND': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7716-4445', 5), ('7716-8433', 4)]

Rationale

- Risk HIGH (score=60).
- Chargeback observed (strong fraud confirmation signal).