

## # Fraud Case Report — C107acb3f10bf

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### ## Transaction

- txn\_id: T172cf49bd2
- account\_id: 7767-4996 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 40.98 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7767000
- ip\_address: 10.0.40.233

### ## 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): 133.78
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 107, 'declined': 5, 'reversed': 5}
- Account type counts: {'CASHIN': 26, 'CASHOUT': 17, 'DSTV\_PAYMENT': 27, 'MERCHPAY': 22, 'P2P\_SEND': 1}
- IP/device reuse top: [('7767-4996', 100), ('7767-8846', 99), ('7731-7405', 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).