

# Fraud Case Report — C78383fdc6b4e  
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#### ## Transaction

- txn\_id: Tb9d7fd3ef6
- account\_id: 7725-7679 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 22.5 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7725000
- ip\_address: 10.0.119.52

#### ## 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): 203.34
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'approved': 107, 'reversed': 2, 'declined': 6}
- Account type counts: {'MERCHPAY': 22, 'CASHOUT': 20, 'DSTV\_PAYMENT': 20, 'AIRTIME\_RECHARGE': 18}
- IP/device reuse top: [('7725-7679', 141), ('7725-2774', 19), ('7725-5378', 16), ('7725-1370', 12), ('7725-3864', 10)]

#### ## 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).