

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': 20}
- IP/device reuse top: [('7725-7679', 141), ('7725-2774', 19), ('7725-5378', 16), ('7725-1370', 12), ('7725-3811', 12)]

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).