

Fraud Case Report — Cf11a82a20c5b
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Transaction

- txn_id: Ta40051539e
- account_id: 7890-1963 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 10.86 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D66732
- ip_address: 100.234.240.91

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): 179.36
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 67, 'reversed': 3, 'declined': 1}
- Account type counts: {'MERCHPAY': 14, 'CASHIN': 8, 'P2P_SEND': 11, 'CASHOUT': 20, 'AIRTIME_RECV': 1}
- IP/device reuse top: [('7890-1963', 1)]

Rationale

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