

Fraud Case Report — C4a7c52223083

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Transaction

- txn_id: Tacf9f08a2d
- account_id: 7730-2003 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 283.21 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7730000
- ip_address: 169.201.21.69

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): 108.05
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 25, 'declined': 1}
- Account type counts: {'MERCHPAY': 6, 'AIRTIME_RECHARGE': 9, 'CASHOUT': 4, 'P2P_SEND': 3, 'DST': 1}
- IP/device reuse top: [('7730-6658', 68), ('7730-6970', 39), ('7730-1147', 29), ('7730-2003', 21)]

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).