

## # Fraud Case Report — C86bde170129d

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### ## Transaction

- txn\_id: T430aef95c4
- account\_id: 7716-4784 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 38.13 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7716000
- ip\_address: 232.218.111.167

### ## 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): 188.84
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 102, 'declined': 6, 'reversed': 8}
- Account type counts: {'CASHIN': 17, 'CASHOUT': 17, 'P2P\_SEND': 24, 'AIRTIME\_RECHARGE': 22, 'ME': 1}
- IP/device reuse top: [('7716-8355', 103), ('7716-4784', 97)]

### ## 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).