

Fraud Case Report — C4a40af2b6b92

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Transaction

- txn_id: Tf0e46ad4c6
- account_id: 7776-1972 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 44.85 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D28346
- ip_address: 244.147.223.200

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): 190.18
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 62, 'reversed': 2, 'declined': 8}
- Account type counts: {'MERCHPAY': 16, 'CASHIN': 15, 'CASHOUT': 11, 'P2P_SEND': 14, 'DSTV_PAYM': 1}
- IP/device reuse top: [('7776-1972', 1), ('7732-9445', 1)]

Rationale

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