

Fraud Case Report — Cfd9124f82fd7
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Transaction

- txn_id: T5ce4218356
- account_id: 7715-1322 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 293.02 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7715000
- ip_address: 10.0.73.11

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): 147.42
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 40, 'declined': 2, 'reversed': 2}
- Account type counts: {'MERCHPAY': 5, 'P2P_SEND': 8, 'AIRTIME_RECHARGE': 13, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7715-9516', 53), ('7715-9486', 44), ('7715-1322', 35)]

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).