

Fraud Case Report — C8d5b267b4334

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Transaction

- txn_id: T99df332e12
- account_id: 7716-4784 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 91.42 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7716000
- ip_address: 10.0.59.148

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): 159.28
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 104, 'reversed': 6, 'declined': 8}
- Account type counts: {'CASHIN': 17, 'CASHOUT': 19, 'MERCHPAY': 23, 'P2P_SEND': 19, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7716-8355', 103), ('7716-4784', 93), ('7716-7053', 4)]

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).