

## # Fraud Case Report — Ce5d651f3749d

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### ## Transaction

- txn\_id: Tfe7f07ee5c
- account\_id: 7721-1373 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 145.23 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D60681
- ip\_address: 10.0.138.62

### ## 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): 122.07
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 40, 'declined': 4, 'reversed': 1}
- Account type counts: {'CASHIN': 10, 'P2P\_SEND': 7, 'AIRTIME\_RECHARGE': 11, 'MERCHPAY': 5, 'DST': 1}
- IP/device reuse top: [('7721-1373', 1), ('7739-1182', 1)]

### ## Rationale

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