

Fraud Case Report — C5cc1223c2dfb
- Created: 2026-01-19T03:23:03.909765+00:00

Transaction

- txn_id: T7be2984a0f
- account_id: 7808-9113 (grade=High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 95.49 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7808000
- ip_address: 82.215.185.220

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): 189.36
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 5, 'reversed': 1}
- Account type counts: {'MERCHPAY': 5, 'CASHOUT': 2}
- IP/device reuse top: [('7808-9113', 5)]

Rationale

- Risk HIGH (score=60).
- Chargeback observed (strong fraud confirmation signal).