

# Fraud Case Report — C02834abdd6aa  
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### ## Transaction

- txn\_id: T93412395d1
- account\_id: 7725-7679 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 158.27 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D25303
- ip\_address: 10.0.194.7

### ## 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): 174.39
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 72, 'declined': 8, 'reversed': 2}
- Account type counts: {'MERCHPAY': 17, 'AIRTIME\_RECHARGE': 14, 'DSTV\_PAYMENT': 10, 'CASHIN': 1}
- IP/device reuse top: [('7725-7679', 1)]

### ## Rationale

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