

Fraud Case Report — Cd474469ed5b9

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Transaction

- txn_id: T537d4a70a0
- account_id: 7753-3967 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 241.85 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D46155
- ip_address: 10.0.109.135

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): 204.43
- Velocity proxy (15): 11
- Account status counts: {'chargeback': 1, 'approved': 9, 'declined': 1}
- Account type counts: {'MERCHPAY': 3, 'P2P_SEND': 1, 'CASHIN': 1, 'CASHOUT': 3, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7753-3967', 1)]

Rationale

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