

Fraud Case Report — Ce6cd27fdebe1
- Created: 2026-01-19T03:39:46.466072+00:00

Transaction

- txn_id: T75a256c186
- account_id: 7776-1972 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 191.52 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D72148
- ip_address: 10.0.11.113

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): 156.28
- Velocity proxy (15): 13
- Account status counts: {'chargeback': 1, 'approved': 12}
- Account type counts: {'MERCHPAY': 2, 'CASHIN': 4, 'P2P_SEND': 2, 'AIRTIME_RECHARGE': 1, 'DSTV_TOPUP': 1}
- IP/device reuse top: [('7776-1972', 1), ('7735-7310', 1)]

Rationale

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