

Fraud Case Report — C310d3d61c559
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Transaction

- txn_id: T2970f2fe3f
- account_id: 7754-1899 (grade=Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 99.2 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7754000
- ip_address: 10.0.119.3

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): 153.36
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 42, 'declined': 7, 'reversed': 1}
- Account type counts: {'MERCHPAY': 8, 'AIRTIME_RECHARGE': 10, 'P2P_SEND': 11, 'CASHIN': 9, 'DST': 1}
- IP/device reuse top: [('7754-4707', 64), ('7754-0578', 61), ('7754-1899', 41), ('7754-3374', 34)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).