

Fraud Case Report — Cf94bb9fc5928
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Transaction

- txn_id: Te1bb6e97e2
- account_id: 7732-2130 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 285.42 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7732000
- ip_address: 81.21.209.114

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): 157.01
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'approved': 105, 'reversed': 3, 'declined': 7}
- Account type counts: {'MERCHPAY': 19, 'CASHIN': 19, 'CASHOUT': 18, 'P2P_SEND': 21, 'DSTV_PAYM': 1}
- IP/device reuse top: [('7732-2130', 109), ('7732-5231', 39), ('7732-4622', 17), ('7732-9303', 14), ('7732-6732', 12)]

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).