

Fraud Case Report — Ceca3f2acbcf8
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Transaction

- txn_id: T5c17784904
- account_id: 7779-6135 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 25.49 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7779000
- ip_address: 164.239.124.98

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): 169.91
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 107, 'reversed': 4, 'declined': 7}
- Account type counts: {'MERCHPAY': 18, 'CASHOUT': 23, 'DSTV_PAYMENT': 19, 'CASHIN': 19, 'P2P_TRANSFER': 10, 'REFUND': 10}
- IP/device reuse top: [('7779-6135', 71), ('7779-4970', 66), ('7779-8768', 63)]

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).