

Fraud Case Report — C404ba6e59311
- Created: 2026-01-18T23:16:11.908969+00:00

Transaction

- txn_id: T515423201
- account_id: 7788-3580 (grade=D)
- type: CASHIN
- status: chargeback
- amount: 21.61 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D45432
- ip_address: 10.0.76.235

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: D, Card-not-present, Medium-risk transaction type: CASHIN, Fraud-con
- Account avg amount (last 80): 13.09
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'CASHIN': 1, 'P2P_SEND': 1}
- IP/device reuse top: [('7788-3580', 1)]

Rationale

- Risk HIGH (score=75).
- Chargeback observed (strong fraud confirmation signal).