

# Fraud Case Report — C404ba6e59311  
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## 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-concerned
- 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).