

Fraud Case Report — C2240c031c473
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Transaction

- txn_id: T184591927
- account_id: 7731-9855 (grade=C)
- type: CASHIN
- status: chargeback
- amount: 122.52 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7731000
- ip_address: 10.0.152.3

Decision

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

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: CASHIN, Fraud-con
- Account avg amount (last 80): 166.67
- Velocity proxy (15): 10
- Account status counts: {'chargeback': 1, 'approved': 8, 'declined': 1}
- Account type counts: {'CASHIN': 3, 'CASHOUT': 4, 'DSTV_PAYMENT': 2, 'P2P_SEND': 1}
- IP/device reuse top: [('7731-9855', 4)]

Rationale

- Risk HIGH (score=68).
- Chargeback observed (strong fraud confirmation signal).