

# Fraud Case Report — C61fe680257df  
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## Transaction

- txn\_id: T1f66469f93
- account\_id: 7716-8433 (grade=Medium-High Risk)
- type: MERCHPAY
- status: chargeback
- amount: 236.09 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7716000
- ip\_address: 10.0.97.167

## 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): 145.24
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 5, 'declined': 1}
- Account type counts: {'MERCHPAY': 1, 'CASHIN': 1, 'CASHOUT': 3, 'P2P\_SEND': 1, 'AIRTIME\_RECHAR': 1}
- IP/device reuse top: [('7716-4445', 5), ('7716-8433', 4)]

## Rationale

- Risk HIGH (score=60).
- Chargeback observed (strong fraud confirmation signal).