

Fraud Case Report — C432143faa2b
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Transaction

- txn_id: T2570856089
- account_id: 7778-2501 (grade=Medium-Low Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 1.56 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7778000
- ip_address: 22.250.132.248

Decision

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

Evidence

- Risk level: HIGH (score=71)
- Reasons: Card-not-present, Fraud-confirming status: chargeback, Probe-like small airtime recharge
- Account avg amount (last 80): 33.97
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7778-0525', 6), ('7778-1116', 4), ('7778-2501', 3)]

Rationale

- Risk HIGH (score=71).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).