

## # Fraud Case Report — Cf1456d7d494d

- Created: 2026-01-19T04:41:36.558326+00:00

### ## Transaction

- txn\_id: T270c680842
- account\_id: 7724-5344 (grade=Medium-Low Risk)
- type: MERCHPAY
- status: chargeback
- amount: 64.49 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7724000
- ip\_address: 10.0.126.129

### ## 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): 164.34
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'declined': 7, 'approved': 92, 'reversed': 3}
- Account type counts: {'MERCHPAY': 16, 'CASHIN': 22, 'P2P\_SEND': 21, 'AIRTIME\_RECHARGE': 15, 'D'
- IP/device reuse top: [('7724-5344', 81), ('7724-4151', 60), ('7724-3937', 28), ('7724-8287', 12), ('7724-913

### ## Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).