

Fraud Case Report — C29f65f06c055

- Created: 2026-01-19T05:36:56.591104+00:00

Transaction

- txn_id: T2d2d6a8d26
- account_id: 7776-1972 (grade=Medium Risk)
- type: MERCHPAY
- status: chargeback
- amount: 256.58 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D59450
- ip_address: 126.106.83.245

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): 160.69
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'declined': 13, 'approved': 100, 'reversed': 5}
- Account type counts: {'MERCHPAY': 14, 'CASHIN': 24, 'DSTV_PAYMENT': 19, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7776-1972', 1), ('7884-2890', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).