

Fraud Case Report — C3ae8a769275b
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Transaction

- txn_id: T249167264
- account_id: 7771-3631 (grade=D)
- type: CASHIN
- status: chargeback
- amount: 65.66 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7771000
- ip_address: 10.0.183.195

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: D, Card-not-present, Medium-risk transaction type: CASHIN, Fraud-concerning IP reuse
- Account avg amount (last 80): 155.54
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 41, 'declined': 16, 'reversed': 2}
- Account type counts: {'CASHIN': 7, 'CASHOUT': 4, 'MERCHPAY': 14, 'P2P_SEND': 24, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7771-3631', 51), ('7771-5819', 44)]

Rationale

- Risk HIGH (score=75).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).