

# Fraud Case Report — Cff2c28d28d3b  
- Created: 2026-01-19T03:40:15.605276+00:00

### ## Transaction

- txn\_id: T616d65ee0a
- account\_id: 7732-2130 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 130.18 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7732000
- ip\_address: 222.160.30.205

### ## 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: CASHIN, Fraud-confirming status: chargeback
- Account avg amount (last 80): 204.57
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 6}
- Account type counts: {'CASHIN': 2, 'MERCHPAY': 2, 'P2P\_SEND': 1, 'AIRTIME\_RECHARGE': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7732-3229', 83), ('7732-5231', 39), ('7732-3052', 23), ('7732-4622', 17), ('7732-9300', 15)]

### ## Rationale

- Risk HIGH (score=60).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).