

Fraud Case Report — C45c28d3c82bb
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Transaction

- txn_id: T7541220290
- account_id: 7754-1899 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 192.45 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D95442
- ip_address: 10.0.74.14

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): 155.06
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 36, 'declined': 5, 'reversed': 1}
- Account type counts: {'CASHIN': 7, 'P2P_SEND': 10, 'CASHOUT': 4, 'AIRTIME_RECHARGE': 8, 'DSTV_': 1}
- IP/device reuse top: [('7754-1899', 1), ('7764-4791', 1)]

Rationale

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