

Fraud Case Report — C57cd4e498767

- Created: 2026-01-19T03:36:51.797005+00:00

Transaction

- txid: T357161068f
- account_id: 7736-4416 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 38.52 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7736000
- ip_address: 10.0.95.174

Decision

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

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: CASHIN, Fraud-conf
- Account avg amount (last 80): 34.14
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'CASHIN': 2, 'AIRTIME_RECHARGE': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7736-9133', 78), ('7736-4847', 11), ('7736-9390', 9), ('7736-4416', 4)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).