

Fraud Case Report — Cdeb79bf322d4

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Transaction

- txn_id: T4ee4845018
- account_id: 7735-2441 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 50.45 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7735000
- ip_address: 10.0.26.114

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): 164.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 38, 'reversed': 2, 'declined': 4}
- Account type counts: {'CASHIN': 13, 'P2P_SEND': 7, 'AIRTIME_RECHARGE': 8, 'DSTV_PAYMENT': 8, 'P2P_RECEIVE': 1}
- IP/device reuse top: [('7735-3629', 54), ('7735-7998', 46), ('7735-0079', 41), ('7735-2441', 32), ('7735-681', 32)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).