

Fraud Case Report — C919c5bcf1522
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Transaction

- txn_id: Td3312204bd
- account_id: 7788-2659 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 29.15 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7788000
- ip_address: 201.161.130.4

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): 150.79
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 36, 'declined': 3, 'reversed': 2}
- Account type counts: {'CASHIN': 10, 'P2P_SEND': 6, 'CASHOUT': 7, 'DSTV_PAYMENT': 5, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7788-2659', 28)]

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).