

# Fraud Case Report — Cac1093584a1a  
- Created: 2026-01-19T01:37:57.690886+00:00

## Transaction

- txid: Tfe07edcce9
- account\_id: 7733-1097 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 137.7 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D72929
- ip\_address: 10.0.173.85

## 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): 175.75
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 49, 'declined': 2, 'reversed': 5}
- Account type counts: {'CASHIN': 10, 'CASHOUT': 8, 'DSTV\_PAYMENT': 8, 'P2P\_SEND': 13, 'AIRTIME\_RECHARGE': 10}
- IP/device reuse top: [('7733-1097', 1), ('7732-6205', 1)]

## Rationale

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