

Fraud Case Report — Cac1093584a1a
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Transaction

- txn_id: 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_P': 1}
- 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).