

Fraud Case Report — C1851ca6fd05d

- Created: 2026-01-18T23:44:08.807561+00:00

Transaction

- txn_id: T177684287
- account_id: 7734-7469 (grade=B)
- type: CASHIN
- status: chargeback
- amount: 48.65 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D47049
- ip_address: 10.0.126.95

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): 162.47
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 80, 'declined': 30, 'reversed': 3}
- Account type counts: {'CASHIN': 14, 'MERCHPAY': 7, 'AIRTIME_RECHARGE': 9, 'CASHOUT': 10, 'P2P_': 1}
- IP/device reuse top: [('7734-7469', 1)]

Rationale

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