

Fraud Case Report — C54298c67d48a

- Created: 2026-01-19T04:55:14.543728+00:00

Transaction

- txn_id: Tda7901ffc7
- account_id: 7175-5516 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 179.87 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_present
- country: KE (home=ZW)
- device_id: D7175000
- ip_address: 10.0.102.237

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=64)
- Reasons: Geo mismatch vs home, Medium-risk transaction type: CASHIN, Fraud-confirming status: chargeback
- Account avg amount (last 80): 177.03
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 96, 'reversed': 3, 'declined': 8}
- Account type counts: {'CASHIN': 21, 'MERCHPAY': 24, 'P2P_SEND': 21, 'AIRTIME_RECHARGE': 12, 'DASHIN': 1}
- IP/device reuse top: [('7175-5516', 81)]

Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).