

Fraud Case Report — C377eaa31601e
- Created: 2026-01-19T04:25:31.540066+00:00

Transaction

- txid: T4e254e1ba1
- account_id: 7727-0200 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 100.49 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7727000
- ip_address: 10.0.107.84

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=82)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: CASHIN, Fraud-conf
- Account avg amount (last 80): 115.49
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 63, 'reversed': 2, 'declined': 4}
- Account type counts: {'CASHIN': 11, 'DSTV_PAYMENT': 13, 'CASHOUT': 13, 'MERCHPAY': 9, 'AIRTIME': 1}
- IP/device reuse top: [('7727-2999', 55), ('7727-0200', 52), ('7727-7743', 24), ('7727-5810', 12), ('7779-7331', 10)]

Rationale

- Risk HIGH (score=82).
- 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).