

Fraud Case Report — C90deaf1ba3e5
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Transaction

- txn_id: T3a99774b2b
- account_id: 7727-2999 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 188.48 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7727000
- ip_address: 241.198.9.157

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): 186.11
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 107, 'declined': 8, 'reversed': 2}
- Account type counts: {'CASHIN': 19, 'CASHOUT': 19, 'DSTV_PAYMENT': 14, 'MERCHPAY': 20, 'AIRTIME': 10}
- IP/device reuse top: [('7727-2999', 102), ('7727-0200', 98)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).