

Fraud Case Report — C07efec6365c9
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Transaction

- txn_id: Tdd0490d985
- account_id: 7755-2860 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 26.84 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7755000
- ip_address: 139.156.206.78

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): 155.98
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 105, 'reversed': 8, 'declined': 5}
- Account type counts: {'CASHIN': 25, 'DSTV_PAYMENT': 23, 'AIRTIME_RECHARGE': 10, 'CASHOUT': 2}
- IP/device reuse top: [('7755-4773', 71), ('7755-2860', 68), ('7755-9619', 61)]

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).