

Fraud Case Report — C47676be24142
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Transaction

- txn_id: T71da9a32a5
- account_id: 7116-6431 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 158.42 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7116000
- ip_address: 88.44.101.54

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): 183.86
- Velocity proxy (15): 14
- Account status counts: {'chargeback': 2, 'approved': 12}
- Account type counts: {'CASHIN': 3, 'MERCHPAY': 3, 'CASHOUT': 2, 'AIRTIME_RECHARGE': 3, 'P2P_TRANSFER': 1}
- IP/device reuse top: [('7116-6431', 11)]

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).