

Fraud Case Report — C2f55d367ed4a
- Created: 2026-01-19T03:22:24.354486+00:00

Transaction

- txn_id: Tf791f56681
- account_id: 7176-2610 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 168.17 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D41363
- ip_address: 159.207.211.67

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): 133.39
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'declined': 1, 'approved': 3}
- Account type counts: {'CASHIN': 1, 'DSTV_PAYMENT': 1, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7176-2610', 1), ('7716-1371', 1)]

Rationale

- Risk HIGH (score=60).
- Chargeback observed (strong fraud confirmation signal).