

Fraud Case Report — C58fa0bdbfd8b
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Transaction

- txn_id: T758b18c389
- account_id: 7786-1359 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 133.97 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7786000
- ip_address: 10.0.85.182

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): 239.92
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 6}
- Account type counts: {'CASHIN': 1, 'MERCHPAY': 3, 'DSTV_PAYMENT': 1, 'P2P_SEND': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7786-4302', 89), ('7786-7247', 9), ('7786-1359', 6), ('7786-6380', 5)]

Rationale

- Risk HIGH (score=60).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).