

Fraud Case Report — Ce00bce8cea90
- Created: 2026-01-19T04:20:20.327974+00:00

Transaction

- txid: T51dbf9a7ea
- account_id: 7738-3120 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 115.77 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D90817
- ip_address: 10.0.100.73

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): 171.92
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 66, 'declined': 3, 'reversed': 2}
- Account type counts: {'CASHIN': 16, 'AIRTIME_RECHARGE': 14, 'P2P_SEND': 12, 'CASHOUT': 8, 'DST': 1}
- IP/device reuse top: [('7738-3120', 1), ('7780-4024', 1), ('7760-6161', 1), ('7787-3344', 1), ('7115-6320', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).