

Fraud Case Report — Ca16bc33f054d
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Transaction

- txn_id: T3d26f6c11a
- account_id: 7755-7176 (grade=High Risk)
- type: CASHIN
- status: chargeback
- amount: 117.29 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D19131
- ip_address: 10.0.23.97

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): 147.69
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 17, 'declined': 1, 'reversed': 1}
- Account type counts: {'CASHIN': 4, 'CASHOUT': 3, 'DSTV_PAYMENT': 4, 'AIRTIME_RECHARGE': 5, 'M...
- IP/device reuse top: [('7755-7176', 1)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).