

Fraud Case Report — C5a84f40a9b67
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Transaction

- txn_id: T3d8cdcb883
- account_id: 7735-7998 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 93.51 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7735000
- ip_address: 159.2.234.92

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): 184.58
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 82, 'declined': 7, 'reversed': 2}
- Account type counts: {'CASHIN': 22, 'CASHOUT': 13, 'AIRTIME_RECHARGE': 14, 'P2P_SEND': 16, 'ME...'}
- IP/device reuse top: [('7735-7998', 73), ('7735-0079', 65), ('7735-3629', 56)]

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).