

# Fraud Case Report — Cef2bf1987b3c  
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## Transaction

- txid: Tb93c389adc
- account\_id: 7181-8140 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 139.83 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7181000
- ip\_address: 10.0.96.235

## 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): 183.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 83, 'declined': 2, 'reversed': 1}
- Account type counts: {'CASHIN': 11, 'MERCHPAY': 14, 'P2P\_SEND': 23, 'CASHOUT': 15, 'AIRTIME\_RECV': 10, 'REFUND': 5}
- IP/device reuse top: [('7181-8140', 75)]

## 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).