

Fraud Case Report — Cd1f8d9d637ac
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Transaction

- txid: T09f9df26ef
- account_id: 7769-5317 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 42.91 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7769000
- ip_address: 10.0.153.124

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

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): 166.7
- Velocity proxy (15): 9
- Account status counts: {'chargeback': 1, 'approved': 8}
- Account type counts: {'CASHIN': 3, 'DSTV_PAYMENT': 2, 'P2P_SEND': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7769-5317', 6)]

Rationale

- Risk HIGH (score=82).
- Geo mismatch relative to account profile.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).