

Fraud Case Report — Cdfbee5560102

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Transaction

- txn_id: T9b4e776ae0
- account_id: 7156-8400 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 139.52 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7156000
- ip_address: 10.0.185.207

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): 149.0
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 18}
- Account type counts: {'CASHIN': 4, 'AIRTIME_RECHARGE': 4, 'MERCHPAY': 3, 'P2P_SEND': 3, 'CASHOUT': 2}
- IP/device reuse top: [('7156-8400', 11)]

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).