

Fraud Case Report — C3f88daf7d15c
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Transaction

- txn_id: T939e6cbe95
- account_id: 7725-9361 (grade=Medium Risk)
- type: CASHIN
- status: chargeback
- amount: 94.41 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7725000
- ip_address: 108.184.213.87

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): 140.36
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 98, 'reversed': 5, 'declined': 6}
- Account type counts: {'CASHIN': 14, 'MERCHPAY': 20, 'P2P_SEND': 16, 'DSTV_PAYMENT': 26, 'AIRTIME_TRANSFER': 10}
- IP/device reuse top: [('7725-9361', 86), ('7725-8089', 82)]

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).