

Fraud Case Report — Cef2bf1987b3c

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Transaction

- txn_id: 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_RECHARGE': 1}
- 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).