

Fraud Case Report — Cd647817df04c
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Transaction

- txn_id: T574e1f7807
- account_id: 7724-2391 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 33.97 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D52143
- ip_address: 179.163.150.213

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): 133.56
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 92, 'reversed': 4, 'declined': 5}
- Account type counts: {'CASHIN': 18, 'CASHOUT': 17, 'P2P_SEND': 23, 'DSTV_PAYMENT': 11, 'AIRTIME_PAYMENT': 10}
- IP/device reuse top: [('7724-2391', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).