

Fraud Case Report — C7443c76d9927

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Transaction

- txn_id: T505057da8c
- account_id: 7753-3123 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 188.49 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7753000
- ip_address: 10.0.105.37

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): 161.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 108, 'declined': 3, 'reversed': 8}
- Account type counts: {'CASHIN': 20, 'CASHOUT': 22, 'DSTV_PAYMENT': 23, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7753-3123', 127), ('7753-3967', 23), ('7753-0852', 17), ('7753-2725', 15), ('7753-94

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).