

Fraud Case Report — C6e186d68bc6b
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Transaction

- txn_id: T4821a8695e
- account_id: 7726-7243 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 90.22 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_present
- country: KE (home=ZA)
- device_id: D7726000
- ip_address: 10.0.19.206

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=64)
- Reasons: Geo mismatch vs home, Medium-risk transaction type: CASHIN, Fraud-confirming status: chargeback
- Account avg amount (last 80): 150.21
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 29, 'reversed': 3, 'declined': 2}
- Account type counts: {'CASHIN': 6, 'DSTV_PAYMENT': 7, 'AIRTIME_RECHARGE': 7, 'CASHOUT': 5, 'MISCELLANEOUS': 1}
- IP/device reuse top: [('7726-7243', 29), ('7726-8759', 23)]

Rationale

- Risk HIGH (score=64).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).