

Fraud Case Report — C975cdc9704a7
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Transaction

- txn_id: T8118f88a2b
- account_id: 7111-8501 (grade=Medium-High Risk)
- type: CASHIN
- status: chargeback
- amount: 57.59 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7111000
- ip_address: 212.156.148.156

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): 130.62
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'CASHIN': 1, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7111-8501', 3)]

Rationale

- Risk HIGH (score=60).
- Chargeback observed (strong fraud confirmation signal).