

# Fraud Case Report — C072a78361b13  
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## Transaction

- txn\_id: T375447422
- account\_id: 7716-8466 (grade=B)
- type: CASHIN
- status: chargeback
- amount: 22.26 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7716000
- ip\_address: 10.0.187.13

## 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): 52.33
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'approved': 4}
- Account type counts: {'CASHIN': 1, 'DSTV\_PAYMENT': 2, 'MERCHPAY': 1, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7716-8466', 3)]

## Rationale

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