

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).