

Fraud Case Report — Cd87d8dd2cebe
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Transaction

- txn_id: T694516889
- account_id: 7750-4310 (grade=C)
- type: CASHIN
- status: chargeback
- amount: 6.66 USD
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D80616
- ip_address: 10.0.182.160

Decision

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

Evidence

- Risk level: HIGH (score=68)
- Reasons: Lower customer grade: C, Card-not-present, Medium-risk transaction type: CASHIN, Fraud-concern: 1
- Account avg amount (last 80): 181.82
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 29, 'declined': 16, 'reversed': 1}
- Account type counts: {'CASHIN': 7, 'MERCHPAY': 4, 'P2P_SEND': 28, 'CASHOUT': 5, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7750-4310', 1)]

Rationale

- Risk HIGH (score=68).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).