

Fraud Case Report — C094bc0ad89bb
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Transaction

- txn_id: T006c13bfc9
- account_id: 7776-3253 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 135.12 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_present
- country: AE (home=US)
- device_id: D7776000
- ip_address: 10.0.74.66

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): 132.66
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 41, 'reversed': 2, 'declined': 4}
- Account type counts: {'CASHIN': 14, 'CASHOUT': 6, 'AIRTIME_RECHARGE': 11, 'DSTV_PAYMENT': 8, 'OTHER': 1}
- IP/device reuse top: [('7776-8447', 44), ('7776-3456', 43), ('7776-8006', 42), ('7776-3253', 37)]

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).