

Fraud Case Report — Cb0ec9e5cda74

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Transaction

- txn_id: T1a5d5119c0
- account_id: 7766-0871 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 143.0 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: US (home=US)
- device_id: D7766000
- ip_address: 10.0.152.23

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): 184.97
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 25, 'reversed': 1, 'declined': 2}
- Account type counts: {'CASHIN': 6, 'CASHOUT': 7, 'MERCHPAY': 4, 'P2P_SEND': 7, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7766-6990', 68), ('7766-5383', 57), ('7766-0871', 20)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).