

Fraud Case Report — Cb1d18b44f2c8

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Transaction

- txn_id: T0e7db5f8c6
- account_id: 7832-5653 (grade=Medium-High Risk)
- type: CASHIN
- status: chargeback
- amount: 48.35 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7832000
- ip_address: 10.0.149.166

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): 117.08
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'declined': 5, 'approved': 58, 'reversed': 7}
- Account type counts: {'CASHIN': 11, 'P2P_SEND': 13, 'CASHOUT': 9, 'DSTV_PAYMENT': 18, 'AIRTIME_...': 1}
- IP/device reuse top: [('7832-5653', 55)]

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).