

Fraud Case Report — Cde458131b8ac

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Transaction

- txn_id: T633da3f7e1
- account_id: 7726-6254 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 62.32 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: US (home=US)
- device_id: D7726000
- ip_address: 249.108.235.63

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): 172.3
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 102, 'declined': 9, 'reversed': 5}
- Account type counts: {'CASHIN': 24, 'AIRTIME_RECHARGE': 19, 'P2P_SEND': 26, 'CASHOUT': 13, 'DS': 1}
- IP/device reuse top: [('7726-6254', 91), ('7726-8759', 55), ('7726-7243', 54)]

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).