

# Fraud Case Report — C574a11c89570  
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## Transaction

- txn\_id: T95bc19fe12
- account\_id: 7738-9459 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 110.72 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D7738000
- ip\_address: 10.0.78.147

## 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): 130.31
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 32, 'reversed': 2, 'declined': 1}
- Account type counts: {'CASHIN': 5, 'MERCHPAY': 10, 'DSTV\_PAYMENT': 8, 'AIRTIME\_RECHARGE': 3, 'OTHER': 1}
- IP/device reuse top: [('7738-7559', 30), ('7738-9459', 25), ('7723-3509', 1)]

## 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).