

Fraud Case Report — C31876e551012

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Transaction

- txn_id: T8c92ffe2f0
- account_id: 7765-5938 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 70.57 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: US (home=US)
- device_id: D65262
- ip_address: 10.0.62.138

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): 134.75
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 105, 'declined': 7, 'reversed': 6}
- Account type counts: {'CASHIN': 19, 'MERCHPAY': 23, 'CASHOUT': 19, 'DSTV_PAYMENT': 17, 'AIRTIM': 1}
- IP/device reuse top: [('7765-5938', 1), ('7735-0079', 1)]

Rationale

- Risk HIGH (score=60).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).