

Fraud Case Report — C75e6dd16d5e0

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Transaction

- txn_id: Tb1f796a313
- account_id: 7729-0521 (grade=Low Risk)
- type: CASHIN
- status: chargeback
- amount: 66.46 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7729000
- ip_address: 10.0.126.111

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): 182.88
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 58}
- Account type counts: {'CASHIN': 14, 'P2P_SEND': 13, 'DSTV_PAYMENT': 7, 'MERCHPAY': 13, 'AIRTIME': 1}
- IP/device reuse top: [('7729-0521', 43)]

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).