

Fraud Case Report — Cdf8c918d5733

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Transaction

- txn_id: T97727e6ada
- account_id: 7719-6190 (grade=Medium-High Risk)
- type: CASHIN
- status: chargeback
- amount: 77.84 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7719000
- ip_address: 10.0.3.204

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): 154.87
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 105, 'declined': 11, 'reversed': 3}
- Account type counts: {'CASHIN': 18, 'DSTV_PAYMENT': 18, 'MERCHPAY': 18, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7719-6190', 114), ('7719-0879', 36), ('7719-5433', 34), ('7754-1899', 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).