

Fraud Case Report — C0e3cb31ff477

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Transaction

- txn_id: Te8da5c7151
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: CASHIN
- status: chargeback
- amount: 82.45 USD
- merchant: Agent Cashin (mcc=6012)
- channel: card_not_present
- country: US (home=US)
- device_id: D7786000
- ip_address: 10.0.184.152

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): 194.01
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 103, 'reversed': 8, 'declined': 7}
- Account type counts: {'CASHIN': 18, 'CASHOUT': 19, 'AIRTIME_RECHARGE': 16, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7786-6380', 87), ('7786-1359', 85), ('7786-4302', 19), ('7786-7247', 9)]

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).