

Fraud Case Report — C38faa72a984d

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Transaction

- txn_id: T899995452
- account_id: 7855-8748 (grade=B)
- type: CASHOUT
- status: chargeback
- amount: 432.54 EUR
- merchant: DsTV (mcc=4899)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7855000
- ip_address: 162.185.223.141

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 184.03
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 71, 'declined': 31, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'CASHIN': 6, 'P2P_SEND': 63, 'MERCHPAY': 13, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7855-8748', 92)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).