

Fraud Case Report — C10db7394e413

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Transaction

- txn_id: Tab24ad1c9b
- account_id: 7770-4370 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 314.9 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D86309
- ip_address: 20.158.124.172

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): 181.28
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 27, 'reversed': 1, 'declined': 4}
- Account type counts: {'CASHOUT': 8, 'AIRTIME_RECHARGE': 8, 'CASHIN': 6, 'MERCHPAY': 6, 'P2P_SEND': 1}
- IP/device reuse top: [('7770-4370', 1)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).