

Fraud Case Report — C13593664ece7

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Transaction

- txn_id: T5f865edd46
- account_id: 7724-7605 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 435.57 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=US)
- device_id: D7724000
- ip_address: 244.121.212.89

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 202.66
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'declined': 2, 'approved': 71}
- Account type counts: {'CASHOUT': 14, 'DSTV_PAYMENT': 9, 'P2P_SEND': 18, 'CASHIN': 13, 'MERCHP': 1}
- IP/device reuse top: [('7724-2391', 63), ('7724-2126', 63), ('7724-7605', 59), ('7724-3506', 15)]

Rationale

- Risk HIGH (score=79).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).