

Fraud Case Report — Ccaf7807208e0

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Transaction

- txn_id: T86d57eb480
- account_id: 7720-7492 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 458.31 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D7720000
- ip_address: 88.171.100.192

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): 141.41
- Velocity proxy (15): 10
- Account status counts: {'chargeback': 1, 'approved': 7, 'declined': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 2, 'CASHIN': 2, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7720-8197', 103), ('7720-9971', 33), ('7720-4042', 29), ('7720-1675', 22), ('7720-7492', 22)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).