

Fraud Case Report — C5b72c488c30f
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Transaction

- txn_id: Tdd3829d5cc
- account_id: 7726-6748 (grade=High Risk)
- type: CASHOUT
- status: chargeback
- amount: 364.47 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D31427
- ip_address: 10.0.74.2

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): 117.32
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 4, 'reversed': 2}
- Account type counts: {'CASHOUT': 1, 'DSTV_PAYMENT': 3, 'MERCHPAY': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7726-6748', 1)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).