

Fraud Case Report — C3cd5a41dae30

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Transaction

- txn_id: T27d3db1676
- account_id: 7782-7715 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 466.82 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7782000
- ip_address: 217.57.40.124

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): 191.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 20, 'declined': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'AIRTIME_RECHARGE': 3, 'MERCHPAY': 2, 'DSTV_PAYMENT': 4}
- IP/device reuse top: [('7782-7715', 19)]

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).