

Fraud Case Report — Ce2fc0f8b58a3
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Transaction

- txn_id: T5ca29a4b85
- account_id: 7780-8117 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 491.15 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: AE (home=AE)
- device_id: D7780000
- ip_address: 10.0.187.73

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): 161.99
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 103, 'reversed': 6, 'declined': 6}
- Account type counts: {'CASHOUT': 25, 'CASHIN': 25, 'P2P_SEND': 18, 'AIRTIME_RECHARGE': 23, 'DST': 1}
- IP/device reuse top: [('7780-8117', 85)]

Rationale

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