

Fraud Case Report — C9531a3e7fb1b

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Transaction

- txn_id: Td953a55948
- account_id: 7774-6210 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 383.18 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: NG (home=ZW)
- device_id: D7774000
- ip_address: 10.0.87.52

Decision

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

Evidence

- Risk level: HIGH (score=83)
- Reasons: Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 166.23
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 76, 'reversed': 3, 'declined': 6}
- Account type counts: {'CASHOUT': 19, 'AIRTIME_RECHARGE': 17, 'CASHIN': 14, 'P2P_SEND': 11, 'MERCHANDISE_PURCHASE': 1}
- IP/device reuse top: [('7774-2458', 85), ('7774-6210', 64), ('7774-7189', 28), ('7774-6232', 23)]

Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).