

Fraud Case Report — Cb8d9565bc416

- Created: 2026-01-19T00:11:06.521998+00:00

Transaction

- txn_id: Tee11fdca59
- account_id: 7755-5147 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 495.56 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D7755000
- ip_address: 10.0.20.77

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): 249.18
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7755-7176', 4), ('7755-5147', 1)]

Rationale

- Risk HIGH (score=61).
- Chargeback observed (strong fraud confirmation signal).