

Fraud Case Report — C674c895649a2

- Created: 2026-01-19T03:28:02.957096+00:00

Transaction

- txn_id: T842a94a5c4
- account_id: 7783-4790 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 306.85 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D98216
- ip_address: 10.0.197.161

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): 96.26
- Velocity proxy (15): 11
- Account status counts: {'chargeback': 1, 'approved': 9, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'P2P_SEND': 2, 'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 3,
- IP/device reuse top: [('7783-4790', 1)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- Chargeback observed (strong fraud confirmation signal).