

# Fraud Case Report — Cd1c2c95ae190  
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### ## Transaction

- txn\_id: T2fa5026b50
- account\_id: 7768-5375 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 348.81 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_present
- country: AE (home=ZA)
- device\_id: D7768000
- ip\_address: 10.0.126.103

### ## 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): 178.55
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 88, 'declined': 2, 'reversed': 3}
- Account type counts: {'CASHOUT': 11, 'AIRTIME\_RECHARGE': 15, 'MERCHPAY': 18, 'DSTV\_PAYMENT': 1}
- IP/device reuse top: [('7768-5375', 71), ('7768-2736', 68), ('7768-0321', 56), ('7768-4018', 5)]

### ## 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).