

Fraud Case Report — Cd1c38cfed57a

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Transaction

- txn_id: T6a576e504b
- account_id: 7723-3695 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 32.53 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D54901
- ip_address: 10.0.162.208

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 179.38
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 1, 'approved': 50, 'declined': 2}
- Account type counts: {'CASHOUT': 7, 'DSTV_PAYMENT': 10, 'CASHIN': 11, 'MERCHPAY': 12, 'P2P_SE'
- IP/device reuse top: [('7723-3695', 1)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).