

# Fraud Case Report — Cc15facd123bd  
- Created: 2026-01-19T01:27:00.116585+00:00

#### ## Transaction

- txn\_id: T6113d786c3
- account\_id: 7718-6105 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 312.24 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D7718000
- ip\_address: 64.30.89.186

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 124.75
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 36, 'reversed': 4, 'declined': 4}
- Account type counts: {'CASHOUT': 6, 'DSTV\_PAYMENT': 11, 'MERCHPAY': 8, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7718-6105', 35)]

#### ## Rationale

- Risk HIGH (score=79).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).