

Fraud Case Report — Ce079876cbca5
- Created: 2026-01-19T01:52:15.972229+00:00

Transaction

- txn_id: Tacc7f2094d
- account_id: 7772-3643 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 32.72 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D28231
- ip_address: 252.249.168.212

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): 205.42
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 81, 'declined': 4, 'reversed': 2}
- Account type counts: {'CASHOUT': 18, 'MERCHPAY': 15, 'P2P_SEND': 19, 'AIRTIME_RECHARGE': 13, 'TOPUP': 10}
- IP/device reuse top: [('7772-3643', 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).