

Fraud Case Report — C5106ccd24888
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Transaction

- txid: Tedb62b3e80
- account_id: 7722-1513 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 35.86 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=US)
- device_id: D7722000
- ip_address: 183.253.61.173

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): 147.47
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 98, 'reversed': 4, 'declined': 3}
- Account type counts: {'CASHOUT': 14, 'MERCHPAY': 26, 'CASHIN': 17, 'AIRTIME_RECHARGE': 17, 'P2P': 10}
- IP/device reuse top: [('7722-1513', 83), ('7722-1028', 75), ('7722-7330', 22), ('7722-8203', 20)]

Rationale

- Risk HIGH (score=67).
- 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).