

Fraud Case Report — C99e3cdd82f57
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Transaction

- txn_id: Tf3b4ce2c25
- account_id: 7757-0366 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 347.43 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7757000
- ip_address: 10.0.118.125

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): 145.02
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 43, 'declined': 5, 'reversed': 1}
- Account type counts: {'CASHOUT': 12, 'CASHIN': 9, 'DSTV_PAYMENT': 11, 'P2P_SEND': 4, 'AIRTIME_PAYMENT': 3}
- IP/device reuse top: [('7757-5553', 76), ('7757-0650', 56), ('7757-0366', 36), ('7757-8505', 8)]

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).