

Fraud Case Report — Cac6b13213e4c
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Transaction

- txid: T215681d61c
- account_id: 7888-4302 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 305.9 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=US)
- device_id: D70769
- ip_address: 10.0.105.54

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): 176.14
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 32, 'reversed': 2, 'declined': 2}
- Account type counts: {'CASHOUT': 9, 'CASHIN': 6, 'P2P_SEND': 6, 'AIRTIME_RECHARGE': 8, 'MERCHANT': 1}
- IP/device reuse top: [('7888-4302', 1)]

Rationale

- Risk HIGH (score=79).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).