

Fraud Case Report — C8ddcb86dffc9

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Transaction

- txn_id: T2f6f6e721c
- account_id: 7105-2823 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 206.82 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7105000
- ip_address: 174.19.118.88

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): 121.82
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 51, 'declined': 4, 'reversed': 2}
- Account type counts: {'CASHOUT': 9, 'DSTV_PAYMENT': 12, 'AIRTIME_RECHARGE': 15, 'CASHIN': 11}
- IP/device reuse top: [('7105-2823', 52)]

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).