

Fraud Case Report — C0167adf81e8d
- Created: 2026-01-19T01:59:03.441218+00:00

Transaction

- txn_id: T1b41e1ac3e
- account_id: 7718-6105 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 348.67 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D7718000
- ip_address: 10.13.36.48

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 144.35
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 67, 'reversed': 5, 'declined': 6}
- Account type counts: {'CASHOUT': 12, 'CASHIN': 19, 'AIRTIME_RECHARGE': 11, 'P2P_SEND': 9, 'DST': 0}
- IP/device reuse top: [('7718-6105', 63)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).