

Fraud Case Report — C2d45e23e238b
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Transaction

- txn_id: Tbbfb44e7cd
- account_id: 7722-1028 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 404.33 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7722000
- ip_address: 35.105.54.5

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): 264.4
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 13, 'reversed': 2}
- Account type counts: {'CASHOUT': 6, 'MERCHPAY': 3, 'DSTV_PAYMENT': 2, 'P2P_SEND': 4, 'CASHIN': 1}
- IP/device reuse top: [('7722-1028', 13)]

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).