

Fraud Case Report — C20175313ebc6
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Transaction

- txn_id: Te512c8e48d
- account_id: 7116-7055 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 493.91 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D7116000
- ip_address: 10.0.38.42

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 \geq 300
- Account avg amount (last 80): 181.58
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 80, 'declined': 7, 'reversed': 4}
- Account type counts: {'CASHOUT': 20, 'CASHIN': 17, 'P2P_SEND': 15, 'AIRTIME_RECHARGE': 15, 'DST': 15}
- IP/device reuse top: [('7116-6431', 89), ('7116-7055', 75)]

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).