

# Fraud Case Report — C5dbb4352f1db  
- Created: 2026-01-19T03:07:35.202256+00:00

#### ## Transaction

- txn\_id: Tf5796da04b
- account\_id: 7724-3937 (grade=High Risk)
- type: CASHOUT
- status: chargeback
- amount: 331.78 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D7724000
- ip\_address: 10.0.135.113

#### ## 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): 163.7
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 41, 'declined': 1}
- Account type counts: {'CASHOUT': 10, 'AIRTIME\_RECHARGE': 3, 'DSTV\_PAYMENT': 8, 'P2P\_SEND': 8}
- IP/device reuse top: [('7724-2391', 58), ('7724-2126', 56), ('7724-7605', 53), ('7724-3937', 32), ('7725-8081', 24)]

#### ## Rationale

- Risk HIGH (score=79).
- 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).