

Fraud Case Report — C6e91738cd4f7

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Transaction

- txn_id: T42f70d36c1
- account_id: 7770-4370 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 435.93 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7770000
- ip_address: 10.0.103.219

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): 185.75
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 108, 'reversed': 6, 'declined': 4}
- Account type counts: {'CASHOUT': 21, 'P2P_SEND': 22, 'DSTV_PAYMENT': 18, 'MERCHPAY': 22, 'AIR7': 1}
- IP/device reuse top: [('7770-4370', 101), ('7770-7743', 38), ('7770-6802', 35), ('7770-0035', 25), ('7155-01', 25)]

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).