

Fraud Case Report — C58fab5a52e38

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Transaction

- txn_id: T021fab3d0b
- account_id: 7734-3307 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 116.22 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7734000
- ip_address: 10.0.12.201

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 110.23
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 15, 'declined': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 5, 'AIRTIME_RECHARGE': 3, 'MERCHPAY': 5, 'CASHIN': 3, 'DSTV_': 1}
- IP/device reuse top: [('7734-7222', 60), ('7734-3307', 15)]

Rationale

- Risk HIGH (score=67).
- 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).