

Fraud Case Report — C9d4f2f417a6e

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Transaction

- txn_id: T9ab3be96f4
- account_id: 7728-3659 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 470.39 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: AE (home=AE)
- device_id: D7728000
- ip_address: 76.126.154.27

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): 239.5
- Velocity proxy (15): 9
- Account status counts: {'chargeback': 1, 'approved': 7, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'P2P_SEND': 2, 'MERCHPAY': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7728-2182', 72), ('7728-8227', 48), ('7728-3234', 21), ('7728-3659', 8)]

Rationale

- Risk HIGH (score=61).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).