

Fraud Case Report — C494b8bdb9488

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Transaction

- txn_id: Tfcfc9210c4
- account_id: 7755-2860 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 411.72 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7755000
- ip_address: 10.0.114.73

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): 172.3
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 102, 'reversed': 7, 'declined': 8}
- Account type counts: {'CASHOUT': 23, 'CASHIN': 20, 'MERCHPAY': 22, 'DSTV_PAYMENT': 25, 'P2P_SEND': 10}
- IP/device reuse top: [('7755-2860', 71), ('7755-4773', 67), ('7755-9619', 62)]

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).