

Fraud Case Report — C2d090403a460
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Transaction

- txn_id: Ta8766cc805
- account_id: 7723-3509 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 165.11 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7723000
- ip_address: 10.0.78.147

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): 209.97
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 44, 'reversed': 2, 'declined': 2}
- Account type counts: {'CASHOUT': 13, 'CASHIN': 8, 'P2P_SEND': 9, 'DSTV_PAYMENT': 8, 'AIRTIME_R': 1}
- IP/device reuse top: [('7723-3509', 37)]

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).