

## # Fraud Case Report — C67222e03bf82

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### ## Transaction

- txn\_id: T69b2b0f5f2
- account\_id: 7751-9981 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 391.99 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7751000
- ip\_address: 10.0.113.183

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 156.62
- Velocity proxy (15): 13
- Account status counts: {'chargeback': 1, 'approved': 11, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'CASHIN': 7, 'DSTV\_PAYMENT': 1, 'P2P\_SEND': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7751-7516', 21), ('7751-9981', 9)]

### ## Rationale

- Risk HIGH (score=79).
- 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).