

Fraud Case Report — Cf22b45c54444

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Transaction

- txn_id: T192118749
- account_id: 7729-0326 (grade=A)
- type: CASHOUT
- status: chargeback
- amount: 278.31 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7729000
- ip_address: 101.121.198.245

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 203.87
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 22, 'declined': 8, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'CASHIN': 6, 'AIRTIME_RECHARGE': 2, 'P2P_SEND': 15, 'MERCHANT': 1}
- IP/device reuse top: [('7729-4643', 37), ('7729-4465', 24), ('7729-0326', 11)]

Rationale

- Risk HIGH (score=62).
- 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).