

Fraud Case Report — Cd60872712922

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Transaction

- txn_id: T4637ffeaa7
- account_id: 7724-5344 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 434.28 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D35770
- ip_address: 10.0.199.116

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): 157.23
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 102, 'declined': 8, 'reversed': 4}
- Account type counts: {'CASHOUT': 20, 'P2P_SEND': 17, 'CASHIN': 25, 'DSTV_PAYMENT': 17, 'MERCH': 1}
- IP/device reuse top: [('7724-5344', 1), ('7723-3509', 1)]

Rationale

- Risk HIGH (score=79).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).