

Fraud Case Report — C291f628d6a09

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Transaction

- txn_id: Ted049113b9
- account_id: 7727-0200 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 381.55 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D72248
- ip_address: 14.173.178.183

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): 114.67
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 94, 'reversed': 4, 'declined': 7}
- Account type counts: {'CASHOUT': 20, 'AIRTIME_RECHARGE': 26, 'P2P_SEND': 11, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7727-0200', 1), ('7775-4123', 1)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).