

# Fraud Case Report — C6909da6fe731  
- Created: 2026-01-19T02:24:58.693528+00:00

#### ## Transaction

- txn\_id: T87320bcd9d
- account\_id: 7715-6998 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 153.02 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7715000
- ip\_address: 236.150.242.128

#### ## 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): 172.58
- Velocity proxy (15): 9
- Account status counts: {'chargeback': 1, 'approved': 7, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 3, 'DSTV\_PAYMENT': 2}
- IP/device reuse top: [('7715-9486', 90), ('7715-1322', 81), ('7715-9516', 23), ('7715-6998', 6)]

#### ## Rationale

- Risk HIGH (score=67).
- 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).