

Fraud Case Report — C53a9a9542d07

- Created: 2026-01-19T00:40:30.141141+00:00

Transaction

- txn_id: T0bf3014abd
- account_id: 7778-0525 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 342.06 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=US)
- device_id: D7778000
- ip_address: 125.5.79.229

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): 136.23
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 48, 'reversed': 2, 'declined': 6}
- Account type counts: {'CASHOUT': 8, 'MERCHPAY': 13, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7778-0525', 42), ('7778-2501', 40), ('7778-1116', 31)]

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).