

Fraud Case Report — C13b794a35bbc
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Transaction

- txn_id: T12f2a46288
- account_id: 7780-8117 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 334.96 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7780000
- ip_address: 95.50.77.40

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): 120.8
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 20, 'declined': 2, 'reversed': 2}
- Account type counts: {'CASHOUT': 6, 'P2P_SEND': 2, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 4, 'REVERSE_CHARGE': 1}
- IP/device reuse top: [('7780-8117', 20)]

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).