

Fraud Case Report — C5724a313a4c4
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Transaction

- txn_id: Ta86d028f58
- account_id: 7116-7055 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 396.29 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D7116000
- ip_address: 117.61.221.84

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 183.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 101, 'reversed': 5, 'declined': 10}
- Account type counts: {'CASHOUT': 24, 'CASHIN': 17, 'AIRTIME_RECHARGE': 20, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7116-7055', 145), ('7116-6431', 55)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).