

Fraud Case Report — C878b2e7ed04e

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Transaction

- txn_id: T400702d39a
- account_id: 7116-6431 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 134.18 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZA)
- device_id: D7116000
- ip_address: 10.0.83.186

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=89)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirmation
- Account avg amount (last 80): 163.33
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 27, 'declined': 3, 'reversed': 1}
- Account type counts: {'CASHOUT': 8, 'MERCHPAY': 8, 'CASHIN': 9, 'AIRTIME_RECHARGE': 6, 'DSTV_'}
- IP/device reuse top: [('7116-6431', 29)]

Rationale

- Risk CRITICAL (score=89).
- Geo mismatch relative to account profile.
- 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).