

# Fraud Case Report — C5106ccd24888  
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### ## Transaction

- txn\_id: Tedb62b3e80
- account\_id: 7722-1513 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 35.86 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: US (home=US)
- device\_id: D7722000
- ip\_address: 183.253.61.173

### ## 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): 147.47
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 98, 'reversed': 4, 'declined': 3}
- Account type counts: {'CASHOUT': 14, 'MERCHPAY': 26, 'CASHIN': 17, 'AIRTIME\_RECHARGE': 17, 'P2P': 1}
- IP/device reuse top: [('7722-1513', 83), ('7722-1028', 75), ('7722-7330', 22), ('7722-8203', 20)]

### ## Rationale

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