

Fraud Case Report — C3bbcb01e9b71
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Transaction

- txn_id: T23c059146b
- account_id: 7779-7370 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 307.62 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7779000
- ip_address: 10.0.113.33

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): 165.56
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 54, 'declined': 7, 'reversed': 1}
- Account type counts: {'CASHOUT': 16, 'P2P_SEND': 8, 'CASHIN': 20, 'DSTV_PAYMENT': 5, 'MERCHANTPA': 1}
- IP/device reuse top: [('7779-7335', 50), ('7779-7370', 40)]

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).