

Fraud Case Report — Ca6748a194fbe

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Transaction

- txn_id: Tdb99a11458
- account_id: 7763-9188 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 439.71 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7763000
- ip_address: 197.168.64.60

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): 192.26
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'declined': 1, 'approved': 23, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'P2P_SEND': 3, 'AIRTIME_RECHARGE': 3, 'CASHIN': 5, 'DSTV_P
- IP/device reuse top: [('7763-9188', 18)]

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).