

# Fraud Case Report — C3cd5a41dae30  
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#### ## Transaction

- txn\_id: T27d3db1676
- account\_id: 7782-7715 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 466.82 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_present
- country: ZW (home=ZW)
- device\_id: D7782000
- ip\_address: 217.57.40.124

#### ## 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): 191.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 20, 'declined': 1, 'reversed': 1}
- Account type counts: {'CASHOUT': 6, 'AIRTIME\_RECHARGE': 3, 'MERCHPAY': 2, 'DSTV\_PAYMENT': 4}
- IP/device reuse top: [('7782-7715', 19)]

#### ## 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).