

Fraud Case Report — Ce8168ae3aa8d
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Transaction

- txn_id: Tcb0d35664c
- account_id: 7787-4248 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 236.67 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7787000
- ip_address: 123.148.206.172

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): 141.06
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 80, 'reversed': 8, 'declined': 5}
- Account type counts: {'CASHOUT': 13, 'AIRTIME_RECHARGE': 14, 'MERCHPAY': 15, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7787-9366', 71), ('7787-4248', 68), ('7787-2420', 37), ('7787-6955', 14), ('7787-0111', 12)]

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).