

Fraud Case Report — C6909da6fe731

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Transaction

- txn_id: T87320bcd9d
- account_id: 7715-6998 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 153.02 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7715000
- ip_address: 236.150.242.128

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): 172.58
- Velocity proxy (15): 9
- Account status counts: {'chargeback': 1, 'approved': 7, 'reversed': 1}
- Account type counts: {'CASHOUT': 4, 'MERCHPAY': 3, 'DSTV_PAYMENT': 2}
- IP/device reuse top: [('7715-9486', 90), ('7715-1322', 81), ('7715-9516', 23), ('7715-6998', 6)]

Rationale

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