

Fraud Case Report — C5f04b3a8ee03
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Transaction

- txn_id: Ta98d67243e
- account_id: 7104-1882 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 177.22 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7104000
- ip_address: 236.68.184.62

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): 170.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 112, 'reversed': 3, 'declined': 3}
- Account type counts: {'CASHOUT': 23, 'P2P_SEND': 20, 'AIRTIME_RECHARGE': 28, 'CASHIN': 23, 'ME...'}
- IP/device reuse top: [('7104-1882', 136)]

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).