

Fraud Case Report — C79f431979f37

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Transaction

- txn_id: T5e2c57e702
- account_id: 7716-8433 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 482.5 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7716000
- ip_address: 20.7.154.177

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): 145.48
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 21, 'declined': 2, 'reversed': 2}
- Account type counts: {'CASHOUT': 8, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 3, 'CASHIN': 5, 'M'
- IP/device reuse top: [('7716-4445', 22), ('7716-8433', 17)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).