

# Fraud Case Report — C674c895649a2  
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## Transaction

- txn\_id: T842a94a5c4
- account\_id: 7783-4790 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 306.85 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_present
- country: US (home=US)
- device\_id: D98216
- ip\_address: 10.0.197.161

## 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  $\geq$  300
- Account avg amount (last 80): 96.26
- Velocity proxy (15): 11
- Account status counts: {'chargeback': 1, 'approved': 9, 'reversed': 1}
- Account type counts: {'CASHOUT': 2, 'P2P\_SEND': 2, 'AIRTIME\_RECHARGE': 2, 'DSTV\_PAYMENT': 3, 'REVERSE\_CHARGE': 1}
- IP/device reuse top: [('7783-4790', 1)]

## Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline ( $\geq 3x$ ).
- Chargeback observed (strong fraud confirmation signal).