

Fraud Case Report — C577b8479ad96

- Created: 2026-01-19T01:36:42.639428+00:00

Transaction

- txn_id: T257b0ff079
- account_id: 7714-4601 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 403.35 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=US)
- device_id: D7714000
- ip_address: 10.0.157.117

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 166.71
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'reversed': 1, 'approved': 43, 'declined': 2}
- Account type counts: {'CASHOUT': 6, 'P2P_SEND': 12, 'CASHIN': 5, 'AIRTIME_RECHARGE': 10, 'DSTV': 1}
- IP/device reuse top: [('7714-2408', 63), ('7714-4601', 37), ('7714-7447', 35)]

Rationale

- Risk HIGH (score=79).
- 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).