

# Fraud Case Report — C10db7394e413  
- Created: 2026-01-19T03:58:24.929894+00:00

## Transaction

- txn\_id: Tab24ad1c9b
- account\_id: 7770-4370 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 314.9 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_present
- country: ZA (home=ZA)
- device\_id: D86309
- ip\_address: 20.158.124.172

## 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): 181.28
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 27, 'reversed': 1, 'declined': 4}
- Account type counts: {'CASHOUT': 8, 'AIRTIME\_RECHARGE': 8, 'CASHIN': 6, 'MERCHPAY': 6, 'P2P\_SEN': 6}
- IP/device reuse top: [('7770-4370', 1)]

## Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).