

## # Fraud Case Report — C700a2aae8d20

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### ## Transaction

- txn\_id: Tb412adf16b
- account\_id: 7156-8400 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 21.13 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7156000
- ip\_address: 10.0.32.86

### ## 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): 156.5
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 109, 'declined': 3, 'reversed': 5}
- Account type counts: {'CASHOUT': 22, 'CASHIN': 20, 'AIRTIME\_RECHARGE': 19, 'DSTV\_PAYMENT': 2}
- IP/device reuse top: [('7156-8400', 87)]

### ## 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).