

Fraud Case Report — Cca1f8d6c2a79
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Transaction

- txn_id: T9ad98dc12d
- account_id: 7767-4996 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 390.04 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7767000
- ip_address: 10.0.5.253

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): 161.12
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 108, 'reversed': 6, 'declined': 5}
- Account type counts: {'CASHOUT': 22, 'DSTV_PAYMENT': 25, 'AIRTIME_RECHARGE': 13, 'CASHIN': 2}
- IP/device reuse top: [('7767-8846', 97), ('7767-4996', 94), ('7767-6951', 5), ('7767-9308', 4)]

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).