

Fraud Case Report — C636b305a903f
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Transaction

- txn_id: T8c26ba747b
- account_id: 7772-5659 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 316.69 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: US (home=US)
- device_id: D7772000
- ip_address: 157.153.147.19

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): 170.47
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 5, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'P2P_SEND': 1, 'MERCHPAY': 1, 'CAS': 1}
- IP/device reuse top: [('7772-3643', 52), ('7772-0005', 50), ('7772-1951', 36), ('7772-6624', 27), ('7772-0831', 21)]

Rationale

- Risk HIGH (score=61).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).