

Fraud Case Report — C3a1a8cbfc32b
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Transaction

- txn_id: Te8b1587a46
- account_id: 7716-4784 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 264.85 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D69992
- ip_address: 10.0.127.142

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): 190.65
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 103, 'declined': 6, 'reversed': 8}
- Account type counts: {'CASHOUT': 17, 'P2P_SEND': 24, 'AIRTIME_RECHARGE': 23, 'CASHIN': 16, 'ME...
- IP/device reuse top: [('7716-4784', 1), ('7769-8790', 1)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).