

Fraud Case Report — C5374d3bd6a5c
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Transaction

- txn_id: T4796081893
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 388.98 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZA (home=US)
- device_id: D7786000
- ip_address: 225.163.120.138

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=83)
- Reasons: Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 223.09
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 63, 'declined': 5, 'reversed': 5}
- Account type counts: {'CASHOUT': 15, 'P2P_SEND': 17, 'AIRTIME_RECHARGE': 5, 'MERCHANTPAY': 12, 'OTHER': 1}
- IP/device reuse top: [('7786-4302', 89), ('7786-6380', 55), ('7786-1359', 44), ('7786-7247', 9)]

Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).