

Fraud Case Report — C3ba7d86640a9
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Transaction

- txn_id: T549d8a0ea2
- account_id: 7766-5383 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 427.69 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7766000
- ip_address: 137.215.178.69

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): 144.82
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 16, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'CASHIN': 2, 'AIRTIME_RECHARGE': 4, 'MERCHPAY': 3, 'DSTV_...': 1}
- IP/device reuse top: [('7766-6990', 15), ('7766-5383', 12)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).