

# Fraud Case Report — Cd1c38cfed57a  
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## Transaction

- txid: T6a576e504b
- account\_id: 7723-3695 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 32.53 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D54901
- ip\_address: 10.0.162.208

## 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): 179.38
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 1, 'approved': 50, 'declined': 2}
- Account type counts: {'CASHOUT': 7, 'DSTV\_PAYMENT': 10, 'CASHIN': 11, 'MERCHPAY': 12, 'P2P\_SE'}
- IP/device reuse top: [('7723-3695', 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).