

Fraud Case Report — C75f903fef8c9
- Created: 2026-01-19T02:59:32.572598+00:00

Transaction

- txn_id: T1f7b232367
- account_id: 7731-1722 (grade=High Risk)
- type: CASHOUT
- status: chargeback
- amount: 419.96 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D14351
- ip_address: 21.67.41.149

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 150.22
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 18, 'reversed': 1, 'declined': 2}
- Account type counts: {'CASHOUT': 6, 'CASHIN': 3, 'AIRTIME_RECHARGE': 7, 'MERCHPAY': 2, 'P2P_SEN': 1}
- IP/device reuse top: [('7731-1722', 1)]

Rationale

- Risk HIGH (score=79).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).