

Fraud Case Report — C7960dd6a4183

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Transaction

- txn_id: Tf184d65495
- account_id: 7786-6380 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 267.68 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: ZA (home=US)
- device_id: D7786000
- ip_address: 10.0.91.48

Decision

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

Evidence

- Risk level: HIGH (score=71)
- Reasons: Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 188.01
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 97, 'reversed': 12, 'declined': 8}
- Account type counts: {'CASHOUT': 21, 'MERCHPAY': 20, 'CASHIN': 15, 'DSTV_PAYMENT': 21, 'AIRTIMING': 10}
- IP/device reuse top: [('7786-1359', 101), ('7786-6380', 99)]

Rationale

- Risk HIGH (score=71).
- 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).