

Fraud Case Report — Ccf8f9117c869
- Created: 2026-01-19T01:32:33.413950+00:00

Transaction

- txn_id: T1874ed2698
- account_id: 7789-2301 (grade=Medium Risk)
- type: CASHOUT
- status: chargeback
- amount: 233.61 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7789000
- ip_address: 10.0.50.139

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): 159.13
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 46, 'declined': 2, 'reversed': 1}
- Account type counts: {'CASHOUT': 7, 'AIRTIME_RECHARGE': 7, 'CASHIN': 3, 'MERCHPAY': 16, 'DSTV': 1}
- IP/device reuse top: [('7789-7941', 54), ('7789-2301', 43)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).