

Fraud Case Report — Ca175fa0d3978
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Transaction

- txn_id: Te5c1d24e69
- account_id: 7736-4416 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 324.19 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_present
- country: GB (home=ZW)
- device_id: D7736000
- ip_address: 10.0.4.238

Decision

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

Evidence

- Risk level: HIGH (score=83)
- Reasons: Geo mismatch vs home, High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback
- Account avg amount (last 80): 150.33
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 3, 'approved': 62, 'declined': 5}
- Account type counts: {'CASHOUT': 15, 'CASHIN': 10, 'AIRTIME_RECHARGE': 11, 'P2P_SEND': 10, 'MERCHANT_PAYMENT': 8}
- IP/device reuse top: [('7736-9133', 78), ('7736-4416', 53), ('7736-4847', 11), ('7736-9390', 9), ('7779-8768', 7)]

Rationale

- Risk HIGH (score=83).
- 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).