

Fraud Case Report — C17a5ac6be57e

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Transaction

- txn_id: Ta55507472c
- account_id: 7735-2441 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 255.24 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7735000
- ip_address: 10.0.164.4

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): 130.46
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 108, 'reversed': 7, 'declined': 2}
- Account type counts: {'CASHOUT': 20, 'CASHIN': 27, 'DSTV_PAYMENT': 20, 'MERCHPAY': 15, 'P2P_SEND': 10}
- IP/device reuse top: [('7735-2441', 102), ('7735-3629', 30), ('7735-6812', 27), ('7735-7998', 21), ('7735-0000', 10)]

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).