

Fraud Case Report — Cb1a7ac74d6f6

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Transaction

- txn_id: T81ed8054a4
- account_id: 7788-0502 (grade=Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 460.39 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7788000
- ip_address: 69.218.183.18

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): 239.43
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 4, 'declined': 1}
- Account type counts: {'CASHOUT': 1, 'AIRTIME_RECHARGE': 2, 'DSTV_PAYMENT': 1, 'CASHIN': 1, 'P2P_PAYMENT': 1}
- IP/device reuse top: [('7788-0293', 79), ('7788-2659', 51), ('7788-0502', 5)]

Rationale

- Risk HIGH (score=79).
- 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).