

## # Fraud Case Report — C2ec46e01df56

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### ## Transaction

- txn\_id: T6cd779b9db
- account\_id: 7723-9448 (grade=Medium-High Risk)
- type: CASHOUT
- status: chargeback
- amount: 317.8 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card\_present
- country: US (home=US)
- device\_id: D7723000
- ip\_address: 10.0.97.36

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: CASHOUT, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 153.17
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 83, 'declined': 5, 'reversed': 4}
- Account type counts: {'CASHOUT': 14, 'CASHIN': 16, 'DSTV\_PAYMENT': 20, 'AIRTIME\_RECHARGE': 1}
- IP/device reuse top: [('7723-9448', 72), ('7723-8617', 71), ('7723-6216', 22), ('7723-0966', 20), ('7723-369', 19)]

### ## Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).