

Fraud Case Report — C5339cdcd52f6
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Transaction

- txn_id: T3886cba80a
- account_id: 7789-3967 (grade=Medium-Low Risk)
- type: CASHOUT
- status: chargeback
- amount: 104.38 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=US)
- device_id: D23231
- ip_address: 10.0.90.249

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): 134.25
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 101, 'reversed': 6, 'declined': 10}
- Account type counts: {'CASHOUT': 19, 'DSTV_PAYMENT': 30, 'MERCHPAY': 18, 'AIRTIME_RECHARG': 1}
- IP/device reuse top: [('7789-3967', 1), ('7755-4773', 1), ('7739-0126', 1)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).