

Fraud Case Report — C2afda5033c88
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Transaction

- txn_id: Td9d726d996
- account_id: 7194-7886 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 5.63 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7194000
- ip_address: 10.0.60.138

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: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 5.63
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7194-5637', 53), ('7194-7886', 1)]

Rationale

- Risk HIGH (score=67).
- 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).