

Fraud Case Report — C00c09a7983b8
- Created: 2026-01-19T02:09:32.640353+00:00

Transaction

- txn_id: T6db95ac1f9
- account_id: 7788-0293 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 604.35 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7788000
- ip_address: 189.143.174.238

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 157.06
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 88, 'declined': 3, 'reversed': 3}
- Account type counts: {'P2P_SEND': 16, 'CASHOUT': 12, 'CASHIN': 20, 'DSTV_PAYMENT': 20, 'AIRTIME_PAYMENT': 10}
- IP/device reuse top: [('7788-0293', 70), ('7788-2659', 51)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).