

Fraud Case Report — Ced43fc7596c8
- Created: 2026-01-18T23:21:31.892640+00:00

Transaction

- txid: T753933159
- account_id: 7190-0852 (grade=C)
- type: P2P_SEND
- status: chargeback
- amount: 60.5 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7190000
- ip_address: 10.0.31.48

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: P2P_SEND, Fraud-concern flagged
- Account avg amount (last 80): 228.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 2, 'approved': 19, 'declined': 5}
- Account type counts: {'P2P_SEND': 15, 'CASHOUT': 6, 'CASHIN': 1, 'AIRTIME_RECHARGE': 4, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7190-0852', 22)]

Rationale

- Risk HIGH (score=75).
- High velocity behavior consistent with burst activity.
- 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).