

Fraud Case Report — Cb150bd9e904b
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Transaction

- txn_id: T55df9a94ef
- account_id: 7726-0178 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 177.04 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7726000
- ip_address: 10.0.133.120

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): 135.1
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 5}
- Account type counts: {'P2P_SEND': 1, 'DSTV_PAYMENT': 2, 'CASHOUT': 1, 'MERCHPAY': 1, 'CASHIN': 1}
- IP/device reuse top: [('7726-6254', 93), ('7726-8759', 34), ('7726-6748', 24), ('7726-7243', 24), ('7726-9361', 14), ('7726-1234', 10), ('7726-5678', 8), ('7726-9876', 6), ('7726-4321', 5), ('7726-3214', 4), ('7726-2143', 3), ('7726-1432', 2), ('7726-0321', 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).