

# Fraud Case Report — C9b1419a4d5d5  
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#### ## Transaction

- txn\_id: T05cd6e9eb6
- account\_id: 7840-1890 (grade=High Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 497.49 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7840000
- ip\_address: 10.0.158.126

#### ## Decision

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

#### ## Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: P2P\_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 158.2
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 54, 'reversed': 3, 'declined': 4}
- Account type counts: {'P2P\_SEND': 12, 'CASHOUT': 8, 'DSTV\_PAYMENT': 13, 'MERCHPAY': 12, 'CASHIN': 5}
- IP/device reuse top: [('7840-1890', 53)]

#### ## Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline (>=3x).
- 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).