

Fraud Case Report — Cf612ea13a8c3

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Transaction

- txn_id: T58b1c16ee3
- account_id: 7787-9366 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 86.19 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7787000
- ip_address: 10.0.13.180

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): 159.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 6, 'approved': 70, 'declined': 6}
- Account type counts: {'P2P_SEND': 16, 'CASHOUT': 15, 'MERCHPAY': 10, 'CASHIN': 17, 'AIRTIME_RECV': 10, 'CREDIT_CARD': 10}
- IP/device reuse top: [('7787-9366', 61), ('7787-4248', 57), ('7787-2420', 37), ('7787-0110', 31), ('7787-6954', 25)]

Rationale

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