

Fraud Case Report — Cf3f6ff1fb9ca
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Transaction

- txn_id: T533742500037
- account_id: 7729-7801 (grade=A)
- type: P2P_SEND
- status: chargeback
- amount: 630.14 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D01382
- ip_address: 107.167.53.124

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 169.63
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 4, 'reversed': 1}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 2, 'CASHOUT': 1, 'DSTV_PAYMENT': 1, 'TOPUP': 1}
- IP/device reuse top: [('7729-7801', 1)]

Rationale

- Risk HIGH (score=74).
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).