

Fraud Case Report — Ce9d17cb33a9b
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Transaction

- txn_id: Tc465638b44
- account_id: 7766-4634 (grade=High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 405.4 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D48119
- ip_address: 240.15.93.158

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 166.13
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 106, 'declined': 10, 'reversed': 3}
- Account type counts: {'P2P_SEND': 20, 'CASHIN': 17, 'MERCHPAY': 29, 'AIRTIME_RECHARGE': 20, 'CASHOUT': 1}
- IP/device reuse top: [('7766-4634', 1)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).