

Fraud Case Report — C62e38893bdc9

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Transaction

- txn_id: T9c9a40d2a9
- account_id: 7739-2346 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 749.02 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7739000
- ip_address: 10.0.17.76

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): 209.03
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 43, 'declined': 7, 'reversed': 3}
- Account type counts: {'P2P_SEND': 8, 'CASHIN': 7, 'DSTV_PAYMENT': 10, 'MERCHPAY': 14, 'CASHOUT': 10}
- IP/device reuse top: [('7739-0423', 63), ('7739-2346', 42), ('7739-7629', 40), ('7739-0919', 37), ('7739-7071', 37)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).