

Fraud Case Report — C3ac6b5f4be2c

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Transaction

- txn_id: T167676537
- account_id: 7732-7151 (grade=C)
- type: P2P_SEND
- status: chargeback
- amount: 58.59 ZAR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D86472
- ip_address: 10.0.67.185

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: P2P_SEND, Fraud-con
- Account avg amount (last 80): 112.56
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 11, 'declined': 7, 'reversed': 1}
- Account type counts: {'P2P_SEND': 14, 'MERCHPAY': 2, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE'
- IP/device reuse top: [('7732-7151', 1)]

Rationale

- Risk HIGH (score=75).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).