Fraud Case Report — Cfbc6841ddfe9
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Transaction
- txn_id: T0f514b2a22
- account_id: 7786-1359 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 726.22 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7786000
- ip_address: 10.0.49.112

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

Evidence
- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 163.71
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 104, 'declined': 7, 'reversed': 8}
- Account type counts: {'P2P_SEND': 18, 'CASHOUT': 23, 'CASHIN': 16, 'DSTV_PAYMENT': 26, 'AIRTIME
- IP/device reuse top: [('7786-1359', 99), ('7786-6380', 96), ('7786-7247', 5)]

Rationale
- Risk HIGH (score=79).
- Amount significantly above account baseline (>=3x).
- 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).