

## # Fraud Case Report — C6858e2fc240a

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### ## Transaction

- txn\_id: T20bdc25311
- account\_id: 7732-6775 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 516.96 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7732000
- ip\_address: 5.125.57.37

### ## 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): 175.81
- Velocity proxy (15): 12
- Account status counts: {'chargeback': 1, 'approved': 9, 'declined': 2}
- Account type counts: {'P2P\_SEND': 2, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 3, 'MERCHPAY': 3, 'CASHOUT': 1}
- IP/device reuse top: [('7732-3229', 86), ('7732-5231', 39), ('7732-3052', 23), ('7732-4722', 23), ('7732-9300', 23)]

### ## Rationale

- Risk HIGH (score=79).
- 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).