

# Fraud Case Report — Ce9d17cb33a9b  
- Created: 2026-01-19T05:14:22.175792+00:00

## Transaction

- txid: 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, 'C...'}
- 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).