

## # Fraud Case Report — Ced43fc7596c8

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### ## Transaction

- txn\_id: T753933159
- account\_id: 7190-0852 (grade=C)
- type: P2P\_SEND
- status: chargeback
- amount: 60.5 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7190000
- ip\_address: 10.0.31.48

### ## 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): 228.95
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'reversed': 2, 'approved': 19, 'declined': 5}
- Account type counts: {'P2P\_SEND': 15, 'CASHOUT': 6, 'CASHIN': 1, 'AIRTIME\_RECHARGE': 4, 'DSTV\_
- IP/device reuse top: [('7190-0852', 22)]

### ## Rationale

- Risk HIGH (score=75).
- 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).