

Fraud Case Report — C78b456cadba6
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Transaction

- txn_id: Tbe8f44ff61
- account_id: 7760-0029 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 649.44 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7760000
- ip_address: 4.184.225.200

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): 177.52
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 5}
- Account type counts: {'P2P_SEND': 1, 'CASHIN': 2, 'DSTV_PAYMENT': 2, 'MERCHPAY': 1}
- IP/device reuse top: [('7760-7673', 84), ('7760-3937', 13), ('7760-0044', 8), ('7760-0029', 4)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ($\geq 3x$).
- 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).