

Fraud Case Report — C850ffe93c1de
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Transaction

- txn_id: T6e05435971
- account_id: 7777-8872 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 691.36 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7777000
- ip_address: 223.59.77.149

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): 198.76
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 16, 'reversed': 1}
- Account type counts: {'P2P_SEND': 5, 'CASHIN': 3, 'CASHOUT': 4, 'AIRTIME_RECHARGE': 4, 'DSTV_P
- IP/device reuse top: [('7777-8571', 30), ('7777-8872', 12), ('7777-0430', 11)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).