

Fraud Case Report — Cd9f5da046b56

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Transaction

- txn_id: Tc9ce249b67
- account_id: 7787-4248 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 762.06 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D32378
- ip_address: 11.42.87.246

Decision

- Decision: ****BLOCK****
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=101)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-conf
- Account avg amount (last 80): 201.14
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 18}
- Account type counts: {'P2P_SEND': 5, 'MERCHPAY': 5, 'DSTV_PAYMENT': 3, 'CASHOUT': 3, 'CASHIN': 3}
- IP/device reuse top: [('7787-4248', 1), ('7720-4249', 1)]

Rationale

- Risk CRITICAL (score=101).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).