

# Fraud Case Report — Cb150bd9e904b  
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### ## Transaction

- txn\_id: T55df9a94ef
- account\_id: 7726-0178 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 177.04 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7726000
- ip\_address: 10.0.133.120

### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

### ## Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: P2P\_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 135.1
- Velocity proxy (15): 6
- Account status counts: {'chargeback': 1, 'approved': 5}
- Account type counts: {'P2P\_SEND': 1, 'DSTV\_PAYMENT': 2, 'CASHOUT': 1, 'MERCHPAY': 1, 'CASHIN': 1}
- IP/device reuse top: [('7726-6254', 93), ('7726-8759', 34), ('7726-6748', 24), ('7726-7243', 24), ('7726-936', 24)]

### ## Rationale

- Risk HIGH (score=67).
- 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).