

## # Fraud Case Report — C00035cda8407

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### ## Transaction

- txn\_id: T6fd5a98b34
- account\_id: 7181-8140 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 40.2 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZA (home=ZA)
- device\_id: D7181000
- ip\_address: 10.0.17.64

### ## 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): 174.09
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 77, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 21, 'CASHOUT': 15, 'MERCHPAY': 12, 'CASHIN': 8, 'AIRTIME\_REC': 1}
- IP/device reuse top: [('7181-8140', 69), ('7723-3509', 1)]

### ## Rationale

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