

Fraud Case Report — C4d5367e85f17

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Transaction

- txn_id: T36fb44c63f
- account_id: 7838-9105 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 337.88 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZA (home=ZA)
- device_id: D7838000
- ip_address: 10.0.152.128

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): 250.29
- Velocity proxy (15): 7
- Account status counts: {'chargeback': 1, 'approved': 4, 'reversed': 1, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'CASHOUT': 2, 'MERCHPAY': 2, 'DSTV_PAYMENT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7838-4961', 81), ('7838-0127', 25), ('7838-9105', 6)]

Rationale

- Risk HIGH (score=61).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).