

Fraud Case Report — Cb045aa1c22e7

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Transaction

- txn_id: Te1ec86a266
- account_id: 7712-5262 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 639.63 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7712000
- ip_address: 10.0.19.164

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 185.65
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 103, 'declined': 10, 'reversed': 5}
- Account type counts: {'P2P_SEND': 22, 'DSTV_PAYMENT': 20, 'CASHOUT': 21, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7712-5262', 133), ('7712-8846', 38), ('7712-6504', 23), ('7712-5312', 4), ('7712-072', 3)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ($\geq 3x$).
- 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).