

Fraud Case Report — C7923107a52db

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Transaction

- txn_id: T469376569
- account_id: 7771-5819 (grade=B)
- type: P2P_SEND
- status: chargeback
- amount: 120.56 EUR
- merchant: Agent Network (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D42900
- ip_address: 10.0.100.170

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): 257.5
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 11, 'reversed': 2, 'declined': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHOUT': 3, 'CASHIN': 4, 'MERCHPAY': 4, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7771-5819', 1)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).