

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).