

## # Fraud Case Report — Cd7e17a3ee142

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### ## Transaction

- txn\_id: Teb3f189913
- account\_id: 7772-3643 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 349.82 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_present
- country: ZA (home=ZA)
- device\_id: D7772000
- ip\_address: 10.0.176.76

### ## 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): 226.3
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 45, 'declined': 3, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 11, 'CASHOUT': 12, 'CASHIN': 10, 'MERCHPAY': 10, 'DSTV\_PAYM'
- IP/device reuse top: [('7772-9823', 70), ('7772-5881', 45), ('7772-0005', 35), ('7772-3643', 34)]

### ## Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).