

# Fraud Case Report — Cf950441097bd  
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### ## Transaction

- txn\_id: T6092fab4f2
- account\_id: 7780-5460 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 703.25 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_present
- country: AE (home=AE)
- device\_id: D7780000
- ip\_address: 10.0.87.86

### ## 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): 170.49
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 50, 'declined': 3, 'reversed': 2}
- Account type counts: {'P2P\_SEND': 12, 'CASHIN': 14, 'DSTV\_PAYMENT': 10, 'CASHOUT': 7, 'MERCHP': 1}
- IP/device reuse top: [('7780-8117', 85), ('7780-5460', 41), ('7780-1817', 25)]

### ## Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).