

Fraud Case Report — C19d97c7a7ae7

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Transaction

- txn_id: Tc8083a0649
- account_id: 7782-4247 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 517.6 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D7782000
- ip_address: 10.0.102.199

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): 175.14
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 75, 'reversed': 5, 'declined': 7}
- Account type counts: {'P2P_SEND': 17, 'AIRTIME_RECHARGE': 15, 'DSTV_PAYMENT': 16, 'MERCHPA': 1}
- IP/device reuse top: [('7782-9638', 70), ('7782-5679', 61), ('7782-4247', 60), ('7782-7715', 9)]

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).