

# Fraud Case Report — C939799f0286d  
- Created: 2026-01-18T23:53:00.110281+00:00

#### ## Transaction

- txn\_id: T398109425
- account\_id: 7714-7255 (grade=C)
- type: P2P\_SEND
- status: chargeback
- amount: 512.5 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: GB (home=GB)
- device\_id: D55315
- ip\_address: 10.0.30.180

#### ## Decision

- Decision: \*\*BLOCK\*\*
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

#### ## Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: P2P\_SEND, Fraud-concern
- Account avg amount (last 80): 396.9
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'P2P\_SEND': 1, 'CASHIN': 1}
- IP/device reuse top: [('7714-7255', 1)]

#### ## Rationale

- Risk CRITICAL (score=87).
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).