

Fraud Case Report — Ccc8c5f368258

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Transaction

- txn_id: T4a1ba12faa
- account_id: 7754-4707 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 413.82 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: AE (home=AE)
- device_id: D7754000
- ip_address: 10.0.97.120

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): 135.48
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 50, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 7, 'DSTV_PAYMENT': 12, 'AIRTIME_RECHARGE': 12, 'CASHOUT': 1}
- IP/device reuse top: [('7754-0578', 55), ('7754-4707', 42)]

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).