

## # Fraud Case Report — Caa7530ab24c0

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### ## Transaction

- txn\_id: T2b81f5c9a8
- account\_id: 7777-8872 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 671.85 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_present
- country: AE (home=ZA)
- device\_id: D35903
- ip\_address: 10.0.20.218

### ## Decision

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

### ## Evidence

- Risk level: HIGH (score=83)
- Reasons: Geo mismatch vs home, High-risk transaction type: P2P\_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 163.61
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 104, 'declined': 7, 'reversed': 7}
- Account type counts: {'P2P\_SEND': 22, 'MERCHPAY': 17, 'CASHIN': 28, 'CASHOUT': 17, 'DSTV\_PAYM': 1}
- IP/device reuse top: [('7777-8872', 1), ('7786-6380', 1)]

### ## Rationale

- Risk HIGH (score=83).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline ( $\geq 3x$ ).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).