

Fraud Case Report — C3a9e61e24833
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Transaction

- txn_id: Tdd9d941965
- account_id: 7779-4970 (grade=Medium Risk)
- type: P2P_SEND
- status: chargeback
- amount: 664.74 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D85965
- ip_address: 10.0.81.19

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): 189.91
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 19, 'declined': 1}
- Account type counts: {'P2P_SEND': 4, 'CASHIN': 2, 'AIRTIME_RECHARGE': 3, 'DSTV_PAYMENT': 5, 'M...
- IP/device reuse top: [('7779-4970', 1)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).