

Fraud Case Report — C939799f0286d

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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-con
- 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).