

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: char
- 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
- 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 (>=3x).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).