

Fraud Case Report — C0acb5a2c8784

- Created: 2026-01-19T01:39:36.946512+00:00

Transaction

- txn_id: Tbc871b8278
- account_id: 7726-6254 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 783.07 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D7726000
- ip_address: 82.28.43.243

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): 189.51
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 58, 'declined': 6, 'reversed': 2}
- Account type counts: {'P2P_SEND': 16, 'CASHIN': 10, 'MERCHPAY': 10, 'AIRTIME_RECHARGE': 10, 'C...
- IP/device reuse top: [('7726-8759', 58), ('7726-7243', 54), ('7726-6254', 50)]

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).