

Fraud Case Report — Cc5ee8830ff0a

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Transaction

- txn_id: T3cc0ca5322
- account_id: 7765-5938 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 711.01 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=US)
- device_id: D7765000
- ip_address: 10.0.168.76

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 124.02
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 109, 'reversed': 2, 'declined': 5}
- Account type counts: {'P2P_SEND': 18, 'DSTV_PAYMENT': 17, 'AIRTIME_RECHARGE': 23, 'CASHIN': 1}
- IP/device reuse top: [('7765-5938', 142), ('7765-1653', 30), ('7765-3120', 28)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ($\geq 3x$).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).