

Fraud Case Report — Cf847fca21036

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Transaction

- txn_id: Tca803d024c
- account_id: 7779-3459 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 761.84 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7779000
- ip_address: 10.0.73.84

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): 201.45
- Velocity proxy (15): 10
- Account status counts: {'chargeback': 1, 'approved': 8, 'declined': 1}
- Account type counts: {'P2P_SEND': 4, 'CASHIN': 3, 'CASHOUT': 1, 'AIRTIME_RECHARGE': 1, 'DSTV_P': 1}
- IP/device reuse top: [('7779-7335', 58), ('7779-7370', 50), ('7779-3459', 7), ('7765-7009', 1)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ($\geq 3x$).
- 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).