

Fraud Case Report — C354861ba6f98

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Transaction

- txn_id: T9c738dda1a
- account_id: 7761-3343 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 130.49 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=US)
- device_id: D59783
- ip_address: 10.0.40.179

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 162.99
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 31, 'reversed': 3, 'declined': 2}
- Account type counts: {'P2P_SEND': 6, 'MERCHPAY': 6, 'CASHIN': 9, 'AIRTIME_RECHARGE': 4, 'CASHOUT': 1}
- IP/device reuse top: [('7761-3343', 1), ('7756-1658', 1)]

Rationale

- Risk HIGH (score=67).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).