

Fraud Case Report — C41ebe17fe6e4
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Transaction

- txn_id: T5c9dfc77f4
- account_id: 7739-8859 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 652.92 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: AE (home=AE)
- device_id: D60602
- ip_address: 10.0.58.198

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): 267.6
- Velocity proxy (15): 3
- Account status counts: {'chargeback': 2, 'approved': 1}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 1}
- IP/device reuse top: [('7739-8859', 1), ('7778-2501', 1)]

Rationale

- Risk HIGH (score=61).
- Chargeback observed (strong fraud confirmation signal).