

Fraud Case Report — C6432e3b35d76

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Transaction

- txn_id: Tc2f4ee36e6
- account_id: 7734-7222 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 561.15 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7734000
- ip_address: 10.0.83.86

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): 163.27
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 41, 'declined': 1, 'reversed': 1}
- Account type counts: {'P2P_SEND': 9, 'CASHIN': 7, 'AIRTIME_RECHARGE': 10, 'CASHOUT': 6, 'MERCHANT': 1}
- IP/device reuse top: [('7734-7222', 38)]

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).