

Fraud Case Report — C7431b9d7adfb

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Transaction

- txn_id: Taa3dd6931f
- account_id: 7123-0408 (grade=Medium Risk)
- type: P2P_SEND
- status: chargeback
- amount: 555.54 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: AE (home=AE)
- device_id: D7123000
- ip_address: 10.0.172.42

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): 368.32
- Velocity proxy (15): 3
- Account status counts: {'chargeback': 1, 'approved': 2}
- Account type counts: {'P2P_SEND': 1, 'MERCHPAY': 1, 'CASHOUT': 1}
- IP/device reuse top: [('7123-0408', 2)]

Rationale

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