

Fraud Case Report — C5378bdcd5877

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Transaction

- txn_id: T590dbc0a60
- account_id: 7720-1675 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 666.9 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D7720000
- ip_address: 10.0.147.124

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): 243.6
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 14, 'declined': 1}
- Account type counts: {'P2P_SEND': 4, 'CASHOUT': 3, 'AIRTIME_RECHARGE': 2, 'CASHIN': 1, 'MERCHANT': 1}
- IP/device reuse top: [('7720-8197', 103), ('7720-1675', 11), ('7780-8117', 1)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).