

Fraud Case Report — Caa0ad5009eaa
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Transaction

- txn_id: T880191018
- account_id: 7756-8968 (grade=B)
- type: P2P_SEND
- status: chargeback
- amount: 35.8 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: NG (home=GB)
- device_id: D68403
- ip_address: 10.0.77.238

Decision

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

Evidence

- Risk level: HIGH (score=71)
- Reasons: Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-confirming status: char
- Account avg amount (last 80): 35.8
- Velocity proxy (15): 1
- Account status counts: {'chargeback': 1}
- Account type counts: {'P2P_SEND': 1}
- IP/device reuse top: [('7756-8968', 1)]

Rationale

- Risk HIGH (score=71).
- Geo mismatch relative to account profile.
- Chargeback observed (strong fraud confirmation signal).