

Fraud Case Report — C12a8a727097a

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Transaction

- txn_id: T0ab1e3f183
- account_id: 7738-7559 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 746.46 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: AE (home=AE)
- device_id: D7738000
- ip_address: 10.0.53.254

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): 155.8
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 71, 'declined': 3, 'reversed': 3}
- Account type counts: {'P2P_SEND': 10, 'AIRTIME_RECHARGE': 12, 'DSTV_PAYMENT': 12, 'MERCHPA': 12}
- IP/device reuse top: [('7738-7559', 55), ('7738-9459', 43)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).