

Fraud Case Report — Cc852e3eeb986
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Transaction

- txn_id: T425c210cf6
- account_id: 7181-1933 (grade=Medium Risk)
- type: P2P_SEND
- status: chargeback
- amount: 556.75 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=AE)
- device_id: D7181000
- ip_address: 10.0.154.124

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: CRITICAL (score=101)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-conf
- Account avg amount (last 80): 161.26
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 55, 'reversed': 4, 'declined': 5}
- Account type counts: {'P2P_SEND': 13, 'CASHOUT': 5, 'AIRTIME_RECHARGE': 18, 'MERCHANTPAY': 11, 'O'}
- IP/device reuse top: [('7181-8140', 84), ('7181-1933', 53), ('7181-0673', 12), ('7838-9105', 1)]

Rationale

- Risk CRITICAL (score=101).
- Geo mismatch relative to account profile.
- 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).