

Fraud Case Report — Cb62b07912805
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Transaction

- txn_id: T260f15fa8a
- account_id: 7729-6697 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 792.19 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=US)
- device_id: D7729000
- ip_address: 102.247.43.170

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 161.84
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 107, 'declined': 6, 'reversed': 5}
- Account type counts: {'P2P_SEND': 23, 'CASHIN': 24, 'CASHOUT': 22, 'MERCHPAY': 19, 'DSTV_PAYM': 10}
- IP/device reuse top: [('7729-6697', 101), ('7729-8622', 25), ('7729-9066', 23), ('7729-6123', 20), ('7729-3012', 15)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline (>=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).