

Fraud Case Report — C3276085a53a0
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Transaction

- txn_id: Tfa59ca8e5c
- account_id: 7808-1776 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 483.34 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=US)
- device_id: D61912
- ip_address: 10.0.30.101

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): 158.62
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 11, 'reversed': 3}
- Account type counts: {'P2P_SEND': 3, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 3, 'MERCHPAY': 1}
- IP/device reuse top: [('7808-1776', 1)]

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.
- Chargeback observed (strong fraud confirmation signal).