

Fraud Case Report — Cd71c63b2369d

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Transaction

- txn_id: T47eb42d8fc
- account_id: 7726-6254 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 622.15 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D10067
- ip_address: 10.0.10.22

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): 217.26
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'approved': 3, 'reversed': 1}
- Account type counts: {'P2P_SEND': 2, 'DSTV_PAYMENT': 2, 'AIRTIME_RECHARGE': 1}
- IP/device reuse top: [('7726-6254', 1), ('7722-4090', 1)]

Rationale

- Risk HIGH (score=61).
- Chargeback observed (strong fraud confirmation signal).