

Fraud Case Report — Cf08dbad6fcad
- Created: 2026-01-19T04:34:32.049983+00:00

Transaction

- txn_id: T85cf1c69c5
- account_id: 7756-7654 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 517.04 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: AE (home=AE)
- device_id: D7756000
- ip_address: 10.0.100.119

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): 164.42
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 72, 'declined': 8, 'reversed': 5}
- Account type counts: {'P2P_SEND': 17, 'CASHIN': 14, 'DSTV_PAYMENT': 14, 'CASHOUT': 19, 'AIRTIME': 11}
- IP/device reuse top: [('7756-7654', 66), ('7756-7595', 34), ('7756-0197', 33), ('7756-1658', 31), ('7756-7865', 28)]

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).