

Fraud Case Report — Ce83d99a215f8

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Transaction

- txn_id: T2e39f457fa
- account_id: 7762-6543 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 565.85 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7762000
- ip_address: 10.0.89.71

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): 220.74
- Velocity proxy (15): 8
- Account status counts: {'chargeback': 1, 'approved': 5, 'reversed': 2}
- Account type counts: {'P2P_SEND': 4, 'CASHOUT': 2, 'AIRTIME_RECHARGE': 2}
- IP/device reuse top: [('7762-4592', 47), ('7762-5250', 44), ('7762-6543', 7), ('7762-2046', 6), ('7762-1358', 5)]

Rationale

- Risk HIGH (score=79).
- 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).