

Fraud Case Report — C5faa35983da6
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Transaction

- txn_id: Td6a4463cf0
- account_id: 7822-7346 (grade=Medium Risk)
- type: P2P_SEND
- status: chargeback
- amount: 350.58 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D62083
- ip_address: 10.0.139.108

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): 201.3
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 21, 'reversed': 3, 'declined': 1}
- Account type counts: {'P2P_SEND': 7, 'CASHOUT': 3, 'DSTV_PAYMENT': 5, 'MERCHPAY': 5, 'CASHIN': 1}
- IP/device reuse top: [('7822-7346', 1), ('7774-4606', 1)]

Rationale

- Risk HIGH (score=61).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).