

Fraud Case Report — C3be4618ffdd8
- Created: 2026-01-19T04:35:02.295250+00:00

Transaction

- txn_id: Ta2c201e427
- account_id: 7781-8252 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 589.21 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D7781000
- ip_address: 10.0.49.150

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): 165.29
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 66, 'declined': 12, 'reversed': 4}
- Account type counts: {'P2P_SEND': 16, 'CASHIN': 13, 'CASHOUT': 14, 'AIRTIME_RECHARGE': 10, 'ME...
- IP/device reuse top: [('7781-8252', 65), ('7781-0196', 63)]

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).