

Fraud Case Report — C5112ecda53da
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Transaction

- txn_id: T490699900503
- account_id: 7859-4167 (grade=A)
- type: P2P_SEND
- status: chargeback
- amount: 204.53 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=GB)
- device_id: D45428
- ip_address: 10.0.224.221

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=84)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: P2P_SEND, Fraud-conf
- Account avg amount (last 80): 189.7
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'approved': 3, 'reversed': 1}
- Account type counts: {'P2P_SEND': 1, 'DSTV_PAYMENT': 1, 'CASHIN': 2, 'MERCHPAY': 1}
- IP/device reuse top: [('7859-4167', 1)]

Rationale

- Risk HIGH (score=84).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).