

Fraud Case Report — C5c9e0352cf31

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Transaction

- txn_id: T712933951
- account_id: 7727-4549 (grade=A)
- type: P2P_SEND
- status: chargeback
- amount: 429.35 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: NG (home=NG)
- device_id: D49624
- ip_address: 10.0.253.8

Decision

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

Evidence

- Risk level: HIGH (score=74)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 401.87
- Velocity proxy (15): 5
- Account status counts: {'chargeback': 1, 'approved': 3, 'declined': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHOUT': 2}
- IP/device reuse top: [('7727-4549', 1), ('7772-8920', 1)]

Rationale

- Risk HIGH (score=74).
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).