

Fraud Case Report — Cdf487a656079

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Transaction

- txn_id: T3b9cc9ba8b
- account_id: 7715-5661 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 487.65 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: US (home=US)
- device_id: D7715000
- ip_address: 10.0.103.110

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): 134.67
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 17, 'declined': 2}
- Account type counts: {'P2P_SEND': 2, 'CASHIN': 2, 'DSTV_PAYMENT': 7, 'MERCHPAY': 3, 'AIRTIME_R
- IP/device reuse top: [('7715-9486', 66), ('7715-1322', 62), ('7715-6998', 30), ('7715-1095', 28), ('7715-566

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).