

Fraud Case Report — C56e127b5f6a1
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Transaction

- txn_id: T1220da0ef2
- account_id: 7755-4773 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 790.17 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7755000
- ip_address: 48.196.26.26

Decision

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

Evidence

- Risk level: HIGH (score=79)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 163.92
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'reversed': 1, 'approved': 14, 'declined': 1}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 7, 'AIRTIME_RECHARGE': 3, 'DSTV_PAYMENT': 2, 'TRANSFER': 1}
- IP/device reuse top: [('7755-1121', 60), ('7755-5337', 54), ('7755-3985', 43), ('7755-2860', 16), ('7755-9612', 12)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).