

Fraud Case Report — Cf82b4189c3af
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Transaction

- txn_id: T802731400831
- account_id: 7822-1051 (grade=C)
- type: P2P_SEND
- status: chargeback
- amount: 316.38 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: US (home=US)
- device_id: D51366
- ip_address: 10.0.187.42

Decision

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

Evidence

- Risk level: CRITICAL (score=87)
- Reasons: Lower customer grade: C, Card-not-present, High-risk transaction type: P2P_SEND, Fraud-concern
- Account avg amount (last 80): 379.19
- Velocity proxy (15): 4
- Account status counts: {'chargeback': 1, 'approved': 3}
- Account type counts: {'P2P_SEND': 2, 'CASHOUT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7822-1051', 1)]

Rationale

- Risk CRITICAL (score=87).
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).