

## # Fraud Case Report — C44511af93829

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### ## Transaction

- txn\_id: T974698400651
- account\_id: 7753-3483 (grade=A)
- type: P2P\_SEND
- status: chargeback
- amount: 535.15 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: KE (home=KE)
- device\_id: D76354
- ip\_address: 10.0.94.128

### ## 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): 494.07
- Velocity proxy (15): 2
- Account status counts: {'chargeback': 1, 'approved': 1}
- Account type counts: {'P2P\_SEND': 2}
- IP/device reuse top: [('7753-3483', 1)]

### ## Rationale

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