

Fraud Case Report — C5637eadd4055

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Transaction

- txn_id: T28c34a4204
- account_id: 7756-7654 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 640.21 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: AE (home=AE)
- device_id: D7756000
- ip_address: 10.0.161.22

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): 172.13
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'reversed': 7, 'approved': 84, 'declined': 8}
- Account type counts: {'P2P_SEND': 20, 'CASHOUT': 24, 'CASHIN': 17, 'MERCHPAY': 16, 'DSTV_PAYM': 12}
- IP/device reuse top: [('7756-7654', 75), ('7756-0197', 33), ('7756-1658', 31), ('7756-7595', 24), ('7756-7864', 18), ('7756-1234', 15), ('7756-9876', 12), ('7756-5432', 10), ('7756-4321', 8), ('7756-3210', 7), ('7756-2109', 6), ('7756-1098', 5), ('7756-0987', 4), ('7756-9876', 3), ('7756-8765', 2), ('7756-7654', 1)]

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).