

Fraud Case Report — C676853849b54
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Transaction

- txid: T10d1ef2d6a
- account_id: 7762-5163 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 513.74 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: AE (home=AE)
- device_id: D7762000
- ip_address: 91.145.40.58

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): 117.78
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 4, 'approved': 98, 'reversed': 4, 'declined': 6}
- Account type counts: {'P2P_SEND': 15, 'CASHIN': 18, 'CASHOUT': 16, 'DSTV_PAYMENT': 23, 'AIRTIME_PAYMENT': 10}
- IP/device reuse top: [('7762-5163', 90), ('7762-6417', 28), ('7762-7066', 23), ('7762-1358', 20), ('7762-2048', 15)]

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).