

Fraud Case Report — C8ef5fc54cea3
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Transaction

- txn_id: T47964403e5
- account_id: 7778-2879 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 672.68 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7778000
- ip_address: 10.0.182.95

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): 208.46
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 78, 'reversed': 4, 'declined': 3}
- Account type counts: {'P2P_SEND': 21, 'DSTV_PAYMENT': 9, 'CASHOUT': 13, 'MERCHPAY': 20, 'CASH'
- IP/device reuse top: [('7778-2879', 65), ('7778-0525', 50), ('7778-2501', 49), ('7778-1116', 34), ('7775-873

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ($\geq 3x$).
- 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).