

Fraud Case Report — Ce883e2c1c2c3
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Transaction

- txid: T382956065
- account_id: 7185-5311 (grade=B)
- type: P2P_SEND
- status: chargeback
- amount: 451.32 USD
- merchant: Agent Network (mcc=6011)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7185000
- ip_address: 10.0.187.47

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): 138.59
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 13, 'declined': 8}
- Account type counts: {'P2P_SEND': 18, 'AIRTIME_RECHARGE': 1, 'MERCHPAY': 2, 'CASHOUT': 1}
- IP/device reuse top: [('7185-5311', 20), ('7185-8119', 6)]

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).