

Fraud Case Report — Cc5ca88342df6

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Transaction

- txn_id: T05ba3be350
- account_id: 7722-1028 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 126.71 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D97840
- ip_address: 10.0.199.168

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 335.46
- Velocity proxy (15): 9
- Account status counts: {'chargeback': 1, 'approved': 6, 'reversed': 2}
- Account type counts: {'P2P_SEND': 3, 'CASHIN': 2, 'CASHOUT': 3, 'MERCHPAY': 1}
- IP/device reuse top: [('7722-1028', 1)]

Rationale

- Risk HIGH (score=67).
- High-risk type combined with CNP channel increases fraud likelihood.
- Chargeback observed (strong fraud confirmation signal).