

Fraud Case Report — Caaa8aca84729

- Created: 2026-01-19T04:44:58.299313+00:00

Transaction

- txn_id: Ted86cc6819
- account_id: 7717-5951 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 111.23 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7717000
- ip_address: 124.56.135.104

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): 161.31
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 89, 'reversed': 4, 'declined': 4}
- Account type counts: {'P2P_SEND': 17, 'MERCHPAY': 18, 'CASHOUT': 16, 'DSTV_PAYMENT': 15, 'AIRTEL': 14}
- IP/device reuse top: [('7717-5951', 83), ('7717-9221', 23), ('7717-8646', 21), ('7717-0101', 19), ('7717-0171', 18)]

Rationale

- Risk HIGH (score=67).
- 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).