

Fraud Case Report — Cb7911a9ae787

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Transaction

- txn_id: Te825282ca6
- account_id: 7722-1028 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 790.69 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7722000
- ip_address: 75.189.101.140

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): 195.0
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'approved': 64, 'declined': 4, 'reversed': 5}
- Account type counts: {'P2P_SEND': 15, 'AIRTIME_RECHARGE': 8, 'DSTV_PAYMENT': 11, 'MERCHPAY': 0}
- IP/device reuse top: [('7722-1028', 61)]

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).