

## # Fraud Case Report — C4f9fb0291691

- Created: 2026-01-19T05:30:56.811347+00:00

### ## Transaction

- txn\_id: T492f05ec30
- account\_id: 7787-4248 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 392.16 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7787000
- ip\_address: 10.0.161.253

### ## 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): 161.53
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 96, 'reversed': 11, 'declined': 7}
- Account type counts: {'P2P\_SEND': 21, 'CASHOUT': 17, 'CASHIN': 24, 'AIRTIME\_RECHARGE': 19, 'DS': 0}
- IP/device reuse top: [('7787-9366', 104), ('7787-4248', 96)]

### ## Rationale

- Risk HIGH (score=79).
- 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).