

Fraud Case Report — C945833778caf
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Transaction

- txn_id: T31590268f0
- account_id: 7764-4791 (grade=Medium Risk)
- type: P2P_SEND
- status: chargeback
- amount: 467.05 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7764000
- ip_address: 66.117.57.64

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): 175.72
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 20, 'declined': 2, 'reversed': 1}
- Account type counts: {'P2P_SEND': 7, 'DSTV_PAYMENT': 3, 'CASHIN': 3, 'AIRTIME_RECHARGE': 4, 'C...
- IP/device reuse top: [('7764-4791', 18)]

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).