

Fraud Case Report — C434924c032be
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Transaction

- txn_id: T288664063
- account_id: 7783-6315 (grade=A)
- type: P2P_SEND
- status: chargeback
- amount: 166.46 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7783000
- ip_address: 10.0.117.74

Decision

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

Evidence

- Risk level: HIGH (score=62)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 218.28
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'declined': 2, 'approved': 15, 'reversed': 1}
- Account type counts: {'P2P_SEND': 3, 'CASHOUT': 5, 'DSTV_PAYMENT': 4, 'CASHIN': 2, 'MERCHPAY': 1}
- IP/device reuse top: [('7783-6315', 17)]

Rationale

- Risk HIGH (score=62).
- 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).