

Fraud Case Report — C432c31b09d2c
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Transaction

- txn_id: Tcb89218fcd
- account_id: 7733-5012 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 683.73 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D7733000
- ip_address: 10.0.174.112

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: amount extremely above baseline

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback, Amount \geq 300
- Account avg amount (last 80): 110.75
- Velocity proxy (15): 11
- Account status counts: {'chargeback': 1, 'approved': 9, 'declined': 1}
- Account type counts: {'P2P_SEND': 1, 'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 2, 'CASHIN': 3}
- IP/device reuse top: [('7733-5012', 7)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline ($\geq 3x$).
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).