

## # Fraud Case Report — Cfca7bdd58fa3

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### ## Transaction

- txn\_id: Tde50b602bc
- account\_id: 7762-5250 (grade=Medium-Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 699.48 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_not\_present
- country: ZW (home=ZW)
- device\_id: D7762000
- ip\_address: 10.0.187.180

### ## 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): 161.83
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 34, 'declined': 1, 'reversed': 1}
- Account type counts: {'P2P\_SEND': 6, 'DSTV\_PAYMENT': 13, 'AIRTIME\_RECHARGE': 3, 'CASHOUT': 6}
- IP/device reuse top: [('7762-4592', 27), ('7762-5250', 25)]

### ## Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline ( $\geq 3x$ ).
- 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).