

Fraud Case Report — Cd065e0191dd9
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Transaction

- txn_id: T572ee491ac
- account_id: 7717-4185 (grade=Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 627.64 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D55738
- ip_address: 10.0.174.27

Decision

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

Evidence

- Risk level: HIGH (score=61)
- Reasons: High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback, Amount >= 300
- Account avg amount (last 80): 182.1
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'declined': 3, 'approved': 33, 'reversed': 1}
- Account type counts: {'P2P_SEND': 11, 'AIRTIME_RECHARGE': 7, 'CASHIN': 8, 'CASHOUT': 4, 'MERCHANT': 1}
- IP/device reuse top: [('7717-4185', 1)]

Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).