

Fraud Case Report — C9216433c561c
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Transaction

- txn_id: T22d4bacdb0
- account_id: 7760-7673 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 735.03 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_present
- country: ZW (home=ZW)
- device_id: D90638
- ip_address: 254.29.11.98

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): 153.88
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 92, 'declined': 12, 'reversed': 2}
- Account type counts: {'P2P_SEND': 19, 'AIRTIME_RECHARGE': 21, 'MERCHPAY': 20, 'CASHOUT': 15, 'CASHIN': 10}
- IP/device reuse top: [('7760-7673', 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).