

Fraud Case Report — C9c6ac4ff333c
- Created: 2026-01-19T04:53:46.243234+00:00

Transaction

- txn_id: T989feceeda
- account_id: 7757-0366 (grade=Medium-Low Risk)
- type: P2P_SEND
- status: chargeback
- amount: 652.04 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7757000
- ip_address: 63.192.233.14

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): 177.14
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 105, 'reversed': 6, 'declined': 6}
- Account type counts: {'P2P_SEND': 16, 'CASHOUT': 30, 'AIRTIME_RECHARGE': 14, 'MERCHANTPAY': 22, 'DIRECT_DEBIT': 10, 'CREDIT_CARD': 10, 'PREPAID_CARD': 10, 'MOBILE_PHONE': 10, 'INTERNET_BANKING': 10, 'ATM': 10, 'POINT_OF_SALE': 10, 'DIRECT_DEBIT': 10, 'CREDIT_CARD': 10, 'PREPAID_CARD': 10, 'MOBILE_PHONE': 10, 'INTERNET_BANKING': 10, 'ATM': 10, 'POINT_OF_SALE': 10}
- IP/device reuse top: [('7757-0366', 92), ('7757-5553', 76), ('7757-0650', 24), ('7757-8505', 8)]

Rationale

- Risk HIGH (score=79).
- Amount significantly above account baseline (>=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).