

# Fraud Case Report — Cb7911a9ae787  
- Created: 2026-01-19T01:44:43.285915+00:00

#### ## Transaction

- txn\_id: Te825282ca6
- account\_id: 7722-1028 (grade=Low Risk)
- type: P2P\_SEND
- status: chargeback
- amount: 790.69 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card\_present
- country: ZW (home=ZW)
- device\_id: D7722000
- ip\_address: 75.189.101.140

#### ## 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): 195.0
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'approved': 64, 'declined': 4, 'reversed': 5}
- Account type counts: {'P2P\_SEND': 15, 'AIRTIME\_RECHARGE': 8, 'DSTV\_PAYMENT': 11, 'MERCHANTPAY': 1}
- IP/device reuse top: [('7722-1028', 61)]

#### ## Rationale

- Risk HIGH (score=61).
- Amount significantly above account baseline (>=3x).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).