

Fraud Case Report — C8cf6bb3786e4
- Created: 2026-01-19T02:05:20.630784+00:00

Transaction

- txn_id: T7a7b612fcc
- account_id: 7778-2879 (grade=Medium-High Risk)
- type: P2P_SEND
- status: chargeback
- amount: 292.99 USD
- merchant: P2P Wallet (mcc=4829)
- channel: card_not_present
- country: ZW (home=ZW)
- device_id: D7778000
- ip_address: 148.77.114.218

Decision

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

Evidence

- Risk level: HIGH (score=67)
- Reasons: Card-not-present, High-risk transaction type: P2P_SEND, Fraud-confirming status: chargeback
- Account avg amount (last 80): 207.1
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 82, 'reversed': 4, 'declined': 3}
- Account type counts: {'P2P_SEND': 22, 'DSTV_PAYMENT': 10, 'CASHIN': 18, 'AIRTIME_RECHARGE': 8}
- IP/device reuse top: [('7778-2879', 69), ('7778-0525', 49), ('7778-2501', 48), ('7778-1116', 34)]

Rationale

- Risk HIGH (score=67).
- 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).