

Fraud Case Report — C5bf004f49a9a
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Transaction

- txn_id: T355942182
- account_id: 7160-4031 (grade=C)
- type: AIRTIME_RECHARGE
- status: approved
- amount: 0.8 USD
- merchant: Merchant Payments (mcc=5411)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D42587
- ip_address: 10.0.160.156

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=66)
- Reasons: Lower customer grade: C, Card-not-present, Geo mismatch vs home, Probe-like small airtime
- Account avg amount (last 80): 196.0
- Velocity proxy (15): 15
- Account status counts: {'approved': 73, 'declined': 23, 'reversed': 3, 'chargeback': 2}
- Account type counts: {'AIRTIME_RECHARGE': 6, 'DSTV_PAYMENT': 6, 'P2P_SEND': 51, 'MERCHPAY': 1}
- IP/device reuse top: [('7160-4031', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.