

Fraud Case Report — C0acac5d45a5b
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Transaction

- txn_id: Tca315a9bc1
- account_id: 7177-4758 (grade=Medium Risk)
- type: AIRTIME_RECHARGE
- status: reversed
- amount: 1.18 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: NG (home=AE)
- device_id: D7177000
- ip_address: 10.0.125.40

Decision

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

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, Suspicious status: reversed, Probe-like small airtim
- Account avg amount (last 80): 178.22
- Velocity proxy (15): 15
- Account status counts: {'reversed': 6, 'approved': 59, 'declined': 2}
- Account type counts: {'AIRTIME_RECHARGE': 8, 'DSTV_PAYMENT': 8, 'MERCHPAY': 14, 'CASHOUT': 1}
- IP/device reuse top: [('7177-4758', 49)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.