

Fraud Case Report — Ce33a5e6c2f46

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Transaction

- txn_id: T69d05ffe5f
- account_id: 7177-4758 (grade=Medium Risk)
- type: AIRTIME_RECHARGE
- status: reversed
- amount: 1.65 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D7177000
- ip_address: 153.248.165.28

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): 135.9
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'declined': 2, 'approved': 29}
- Account type counts: {'AIRTIME_RECHARGE': 5, 'CASHIN': 13, 'P2P_SEND': 2, 'MERCHPAY': 7, 'CASH
- IP/device reuse top: [('7177-4758', 26)]

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.