

Fraud Case Report — Cb5ce881b6778
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Transaction

- txn_id: T0fd652278a
- account_id: 7727-0200 (grade=Low Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 16.93 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D84119
- ip_address: 10.0.45.75

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status: chargeback
- Account avg amount (last 80): 111.74
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 2, 'approved': 94, 'reversed': 4, 'declined': 7}
- Account type counts: {'AIRTIME_RECHARGE': 26, 'P2P_SEND': 11, 'DSTV_PAYMENT': 22, 'CASHOUT': 1}
- IP/device reuse top: [('7727-0200', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).