

Fraud Case Report — C6fe2fe6b02bf
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Transaction

- txn_id: T40f6046f63
- account_id: 7731-7405 (grade=Medium Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 14.03 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: KE (home=US)
- device_id: D7731000
- ip_address: 10.0.17.54

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): 165.16
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 28, 'declined': 5, 'reversed': 2}
- Account type counts: {'AIRTIME_RECHARGE': 7, 'P2P_SEND': 5, 'MERCHPAY': 10, 'DSTV_PAYMENT': 1}
- IP/device reuse top: [('7731-3348', 40), ('7731-1722', 37), ('7731-1118', 30), ('7731-4835', 28), ('7731-4921', 25)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).