

Fraud Case Report — C90c2208f66df
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Transaction

- txn_id: T481859009
- account_id: 7721-8040 (grade=C)
- type: AIRTIME_RECHARGE
- status: approved
- amount: 1.38 EUR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D7721000
- ip_address: 245.252.219.31

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): 115.34
- Velocity proxy (15): 15
- Account status counts: {'approved': 30, 'declined': 11}
- Account type counts: {'AIRTIME_RECHARGE': 5, 'DSTV_PAYMENT': 7, 'MERCHPAY': 6, 'CASHIN': 3, 'TOPUP': 1}
- IP/device reuse top: [('7721-9874', 42), ('7721-6985', 40), ('7721-8040', 33)]

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.