

Fraud Case Report — C418f30ad7454

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Transaction

- txn_id: Tc58b43f66e
- account_id: 7716-8355 (grade=Medium-Low Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 1.71 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=US)
- device_id: D64975
- ip_address: 10.0.123.57

Decision

- Decision: ****BLOCK****
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=71)
- Reasons: Card-not-present, Fraud-confirming status: chargeback, Probe-like small airtime recharge
- Account avg amount (last 80): 135.42
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 51, 'declined': 5, 'reversed': 2}
- Account type counts: {'AIRTIME_RECHARGE': 16, 'CASHIN': 9, 'MERCHPAY': 8, 'CASHOUT': 12, 'DSTV': 1}
- IP/device reuse top: [('7716-8355', 1), ('7782-5679', 1)]

Rationale

- Risk HIGH (score=71).
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).