

## # Fraud Case Report — C75fe12227b70

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### ## Transaction

- txn\_id: Tfdd9d5337f
- account\_id: 7731-1118 (grade=Medium-Low Risk)
- type: AIRTIME\_RECHARGE
- status: chargeback
- amount: 18.69 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: KE (home=ZW)
- device\_id: D7731000
- ip\_address: 10.0.20.216

### ## 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): 103.83
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'reversed': 1, 'declined': 2, 'approved': 25}
- Account type counts: {'AIRTIME\_RECHARGE': 6, 'MERCHPAY': 5, 'CASHOUT': 2, 'CASHIN': 10, 'DSTV': 1}
- IP/device reuse top: [('7731-1118', 24), ('7731-7716', 10)]

### ## 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).