

# Fraud Case Report — C586df0d035aa  
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#### ## Transaction

- txn\_id: T103668156
- account\_id: 7160-4031 (grade=C)
- type: AIRTIME\_RECHARGE
- status: approved
- amount: 0.65 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: ZA (home=ZW)
- device\_id: D7160000
- ip\_address: 10.0.36.249

#### ## 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): 179.76
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'declined': 22, 'chargeback': 2, 'reversed': 2}
- Account type counts: {'AIRTIME\_RECHARGE': 5, 'MERCHPAY': 8, 'P2P\_SEND': 47, 'CASHOUT': 11, 'CASHIN': 1}
- IP/device reuse top: [('7160-4031', 52)]

#### ## 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.