

Fraud Case Report — C9d65b407064f
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Transaction

- txid: T3290500be7
- account_id: 7724-4151 (grade=Low Risk)
- type: AIRTIME_RECHARGE
- status: reversed
- amount: 1.74 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZW (home=ZA)
- device_id: D86454
- ip_address: 107.71.219.191

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, Suspicious status: reversed, Probe-like small airtim
- Account avg amount (last 80): 161.94
- Velocity proxy (15): 15
- Account status counts: {'reversed': 6, 'approved': 108, 'chargeback': 1, 'declined': 5}
- Account type counts: {'AIRTIME_RECHARGE': 21, 'DSTV_PAYMENT': 22, 'MERCHPAY': 25, 'CASHOU'}
- IP/device reuse top: [('7724-4151', 1), ('7121-7126', 1), ('7788-6397', 1), ('7731-9950', 1)]

Rationale

- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.