

Fraud Case Report — C8dfc25fe77a4

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Transaction

- txn_id: T08b8862a41
- account_id: 7717-4185 (grade=Low Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 7.12 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D7717000
- ip_address: 10.0.159.202

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): 165.33
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 3, 'approved': 38, 'declined': 4, 'reversed': 1}
- Account type counts: {'AIRTIME_RECHARGE': 9, 'DSTV_PAYMENT': 5, 'P2P_SEND': 13, 'CASHIN': 8, 'CASHOUT': 1}
- IP/device reuse top: [('7717-4185', 39)]

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).