

Fraud Case Report — Cdb858a12bdaf
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Transaction

- txn_id: T8d6f516e01
- account_id: 7114-4225 (grade=High Risk)
- type: AIRTIME_RECHARGE
- status: declined
- amount: 1.21 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=US)
- device_id: D7114000
- ip_address: 10.0.105.124

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: declined, Probe-like small airtimes
- Account avg amount (last 80): 167.2
- Velocity proxy (15): 13
- Account status counts: {'declined': 1, 'approved': 11, 'reversed': 1}
- Account type counts: {'AIRTIME_RECHARGE': 3, 'DSTV_PAYMENT': 2, 'P2P_SEND': 3, 'MERCHPAY': 1}
- IP/device reuse top: [('7114-4225', 9), ('7838-0127', 1), ('7736-9133', 1)]

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.