

Fraud Case Report — Cbcdd5b159b8f
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Transaction

- txn_id: Tc516bf4255
- account_id: 7101-4653 (grade=Low Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 5.23 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7101000
- ip_address: 244.86.165.158

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): 114.72
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 1, 'approved': 33, 'declined': 2, 'reversed': 1}
- Account type counts: {'AIRTIME_RECHARGE': 5, 'P2P_SEND': 6, 'CASHOUT': 5, 'MERCHANTPAY': 8, 'CASHIN': 1}
- IP/device reuse top: [('7101-4653', 27), ('7101-4029', 21)]

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).