

Fraud Case Report — Ce2a3f6551975

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Transaction

- txn_id: T231502248
- account_id: 7731-9855 (grade=C)
- type: AIRTIME_RECHARGE
- status: approved
- amount: 0.69 ZAR
- merchant: DsTV (mcc=4899)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7731000
- ip_address: 10.0.113.31

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): 172.47
- Velocity proxy (15): 15
- Account status counts: {'approved': 57, 'reversed': 4, 'declined': 24, 'chargeback': 2}
- Account type counts: {'AIRTIME_RECHARGE': 7, 'CASHOUT': 12, 'CASHIN': 10, 'P2P_SEND': 43, 'DST'
- IP/device reuse top: [('7731-9855', 62)]

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.