

# Fraud Case Report — C56c63b58a73e  
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#### ## Transaction

- txn\_id: Tb2237c3321
- account\_id: 7750-0632 (grade=Medium Risk)
- type: AIRTIME\_RECHARGE
- status: reversed
- amount: 1.11 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card\_not\_present
- country: GB (home=AE)
- device\_id: D7750000
- ip\_address: 10.0.185.64

#### ## 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): 160.65
- Velocity proxy (15): 15
- Account status counts: {'reversed': 3, 'approved': 46, 'declined': 1}
- Account type counts: {'AIRTIME\_RECHARGE': 5, 'DSTV\_PAYMENT': 9, 'CASHIN': 10, 'MERCHPAY': 6, 'CASHOUT': 1}
- IP/device reuse top: [('7750-0632', 36), ('7750-1455', 27)]

#### ## 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.