

Fraud Case Report — C393ba60d39f2
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Transaction

- txn_id: T515727942
- account_id: 7776-3911 (grade=D)
- type: AIRTIME_RECHARGE
- status: approved
- amount: 1.53 ZAR
- merchant: P2P Wallet (mcc=6012)
- channel: card_not_present
- country: AE (home=ZW)
- device_id: D7776000
- ip_address: 10.0.36.87

Decision

- Decision: **BLOCK**
- Recommended action: High-confidence fraud: CNP + geo mismatch + velocity

Evidence

- Risk level: HIGH (score=73)
- Reasons: Lower customer grade: D, Card-not-present, Geo mismatch vs home, Probe-like small airtime
- Account avg amount (last 80): 155.35
- Velocity proxy (15): 15
- Account status counts: {'approved': 47, 'declined': 21, 'reversed': 2}
- Account type counts: {'AIRTIME_RECHARGE': 8, 'P2P_SEND': 40, 'CASHOUT': 8, 'MERCHANTPAY': 4, 'DS': 1}
- IP/device reuse top: [('7776-3911', 63)]

Rationale

- Risk HIGH (score=73).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.