

Fraud Case Report — Ce9ef5095fb11
- Created: 2026-01-18T23:18:37.558410+00:00

Transaction

- txn_id: T206330454
- account_id: 7784-1328 (grade=B)
- type: MERCHPAY
- status: approved
- amount: 865.14 ZAR
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: AE (home=ZA)
- device_id: D37139
- ip_address: 10.0.135.240

Decision

- Decision: **REVIEW**
- Recommended action: Queue for manual review + step-up verification

Evidence

- Risk level: HIGH (score=72)
- Reasons: Card-not-present, Geo mismatch vs home, Medium-risk transaction type: MERCHPAY, High avg amount
- Account avg amount (last 80): 345.58
- Velocity proxy (15): 8
- Account status counts: {'approved': 6, 'reversed': 1, 'chargeback': 1}
- Account type counts: {'MERCHPAY': 3, 'AIRTIME_RECHARGE': 2, 'P2P_SEND': 1, 'CASHOUT': 1, 'CASHIN': 1}
- IP/device reuse top: [('7784-1328', 2)]

Rationale

- Risk HIGH (score=72).
- Geo mismatch relative to account profile.