

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,
- 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.