

## # Fraud Case Report — Ce9ef5095fb11

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### ## 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 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, 'CASH\_IN': 1}
- IP/device reuse top: [('7784-1328', 2)]

### ## Rationale

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