

Fraud Case Report — C742dc13a4861

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Transaction

- txn_id: T8883ca5166
- account_id: 7105-2823 (grade=Medium-Low Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 10.33 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=AE)
- device_id: D77580
- ip_address: 10.0.77.36

Decision

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

Evidence

- Risk level: HIGH (score=75)
- Reasons: Card-not-present, Geo mismatch vs home, Fraud-confirming status: chargeback
- Account avg amount (last 80): 122.19
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 5, 'declined': 4, 'approved': 50, 'reversed': 2}
- Account type counts: {'AIRTIME_RECHARGE': 15, 'DSTV_PAYMENT': 11, 'CASHIN': 11, 'MERCHPAY': 1}
- IP/device reuse top: [('7105-2823', 1)]

Rationale

- Risk HIGH (score=75).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- Chargeback observed (strong fraud confirmation signal).