

Fraud Case Report — C309aa8639c9d
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Transaction

- txn_id: T6eea900b1a
- account_id: 7739-2346 (grade=Medium-Low Risk)
- type: AIRTIME_RECHARGE
- status: declined
- amount: 1.37 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: GB (home=ZA)
- device_id: D7739000
- ip_address: 10.0.54.197

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: declined, Probe-like small airtimes
- Account avg amount (last 80): 170.98
- Velocity proxy (15): 15
- Account status counts: {'declined': 6, 'approved': 30, 'reversed': 3, 'chargeback': 1}
- Account type counts: {'AIRTIME_RECHARGE': 2, 'CASHIN': 5, 'CASHOUT': 13, 'P2P_SEND': 3, 'DSTV': 1}
- IP/device reuse top: [('7739-0423', 47), ('7739-7070', 33), ('7739-7629', 31), ('7739-0919', 31), ('7739-2346', 26)]

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.