

Fraud Case Report — Cc2041ff78aae
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Transaction

- txn_id: T9c1b31594e
- account_id: 7116-6431 (grade=Medium Risk)
- type: AIRTIME_RECHARGE
- status: chargeback
- amount: 1.06 USD
- merchant: Airtime Vendor (mcc=4814)
- channel: card_not_present
- country: ZA (home=ZA)
- device_id: D7116000
- ip_address: 10.0.146.166

Decision

- Decision: **BLOCK**
- Recommended action: Confirmed fraud signal (chargeback): block + lock + investigation

Evidence

- Risk level: HIGH (score=71)
- Reasons: Card-not-present, Fraud-confirming status: chargeback, Probe-like small airtime recharge
- Account avg amount (last 80): 126.01
- Velocity proxy (15): 15
- Account status counts: {'chargeback': 6, 'approved': 48, 'declined': 3, 'reversed': 1}
- Account type counts: {'AIRTIME_RECHARGE': 16, 'MERCHPAY': 13, 'CASHOUT': 12, 'DSTV_PAYMEN': 1}
- IP/device reuse top: [('7116-6431', 49), ('7123-0408', 1)]

Rationale

- Risk HIGH (score=71).
- High velocity behavior consistent with burst activity.
- IP/device reuse pattern across multiple accounts is suspicious.
- Chargeback observed (strong fraud confirmation signal).