

# Fraud Case Report — Cfe944fb72183  
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#### ## Transaction

- txid: T782176127
- account\_id: 7711-7458 (grade=A)
- type: CASHOUT
- status: reversed
- amount: 786.86 EUR
- merchant: Merchant Payments (mcc=5411)
- channel: card\_not\_present
- country: US (home=ZA)
- device\_id: D85422
- ip\_address: 103.17.2.54

#### ## Decision

- Decision: \*\*REVIEW\*\*
- Recommended action: Queue for manual review + step-up verification

#### ## Evidence

- Risk level: HIGH (score=69)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Suspicious
- Account avg amount (last 80): 786.86
- Velocity proxy (15): 1
- Account status counts: {'reversed': 1}
- Account type counts: {'CASHOUT': 1}
- IP/device reuse top: [('7711-7458', 1)]

#### ## Rationale

- Risk HIGH (score=69).
- Geo mismatch relative to account profile.
- High-risk type combined with CNP channel increases fraud likelihood.