# Fraud Case Report — C4c7e5e92fcea
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## Transaction
- txn_id: Tb314325393
- account_id: 7732-2130 (grade=Medium Risk)
- type: CASHOUT
- status: approved
- amount: 304.14 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: ZA (home=ZW)
- device_id: D7732000
- ip_address: 10.0.135.67

## 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, High-risk transaction type: CASHOUT, Amount >= 3
- Account avg amount (last 80): 161.2
- Velocity proxy (15): 15
- Account status counts: {'approved': 106, 'chargeback': 4, 'declined': 8, 'reversed': 2}
- Account type counts: {'CASHOUT': 17, 'P2P_SEND': 22, 'CASHIN': 19, 'MERCHPAY': 17, 'DSTV_PAYMI
- IP/device reuse top: [('7732-2130', 106), ('7732-5231', 39), ('7732-4622', 17), ('7732-9303', 14), ('7732-67

## Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- High velocity behavior consistent with burst activity.
- High-risk type combined with CNP channel increases fraud likelihood.
- IP/device reuse pattern across multiple accounts is suspicious.