# Fraud Case Report — C48b21fa6e084
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## Transaction
- txn_id: T7a76244846
- account_id: 7726-9360 (grade=Medium-Low Risk)
- type: CASHOUT
- status: approved
- amount: 420.47 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: US (home=ZW)
- device_id: D15522
- ip_address: 190.34.78.219

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

## Evidence
- Risk level: HIGH (score=66)
- Reasons: Card-not-present, Geo mismatch vs home, High-risk transaction type: CASHOUT, Amount >= 
- Account avg amount (last 80): 133.52
- Velocity proxy (15): 6
- Account status counts: {'approved': 6}
- Account type counts: {'CASHOUT': 1, 'P2P_SEND': 1, 'CASHIN': 1, 'MERCHPAY': 2, 'DSTV_PAYMENT':
- IP/device reuse top: [('7726-9360', 1), ('7736-1183', 1)]

## Rationale
- Risk HIGH (score=66).
- Geo mismatch relative to account profile.
- Amount significantly above account baseline (>=3x).
- High-risk type combined with CNP channel increases fraud likelihood.