# Fraud Case Report — Ce81dd206a348
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## Transaction
- txn_id: T17d45b5396
- account_id: 7770-4370 (grade=Low Risk)
- type: CASHOUT
- status: approved
- amount: 375.94 USD
- merchant: Agent Cashout (mcc=6011)
- channel: card_not_present
- country: NG (home=ZA)
- device_id: D7770000
- ip_address: 10.0.11.223

## 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 >= 
- Account avg amount (last 80): 152.84
- Velocity proxy (15): 15
- Account status counts: {'approved': 108, 'chargeback': 2, 'reversed': 5, 'declined': 5}
- Account type counts: {'CASHOUT': 15, 'CASHIN': 16, 'DSTV_PAYMENT': 16, 'P2P_SEND': 22, 'MERCHI
- IP/device reuse top: [('7770-4370', 147), ('7770-6802', 32), ('7770-0035', 21)]

## 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.