**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000001 |
| **Transaction ID:** | SA-TXN-0000000001 |
| **Customer ID:** | SA00000328 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-04 23:49 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 11,577.44 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000001 |
| **Customer ID** | SA00000328 |
| **Customer Name** | Mohammed Ahmed |
| **Date & Time** | 2025-10-03 05:19:59 |
| **Amount** | 11,577.44 SAR |
| **Beneficiary** | Allison Hill |
| **Beneficiary Bank** | Santos, Gardner and Robinson Bank |
| **Beneficiary Country** | Bahrain |
| **Transfer Type** | International Wire Transfer |
| **Transfer Purpose** | Business Payment |
| **ML Fraud Score** | 0.490 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | NO |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2015-10-11, Risk Level: High, KYC: Not Verified

Login Activity: No recent login data

Device Information: 3 devices registered, 2 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 70%

* Risk Factors Identified:

Behavioral Analysis:

• Profile Risk: HIGH

• Login Risk: UNKNOWN

• Device Risk: UNKNOWN

**5. INVESTIGATION FINDINGS**

* Data Sources Analyzed:
* Transaction
* Customer Profile
* Login History
* Device Fingerprints

Detailed Analysis:

High Risk due to customer flagged as high-risk, and transaction exceeding average by 15.4 times.  
Explanation of the decision: The customer has been flagged as high-risk, which indicates a potential security threat. Furthermore, the transaction exceeds the average amount by an extraordinary margin, suggesting possible money laundering or other illicit activities.  
  
Recommendation:  
- Verify the customer's identity through a reliable KYC process.  
- Investigate the nature of the transaction to ensure it is legitimate and not indicative of fraud or other malicious activity.  
- If necessary, flag the account for further monitoring and consider involving law enforcement if evidence suggests criminal activity.   
  
Note: This response follows a common format used in deep analysis tools. The numbers provided are fictional and used only for demonstration purposes. In reality, you would use actual data from your system.

* Behavioral Anomalies Detected:
* Customer flagged as high risk
* KYC not verified
* Transaction amount 11577.44 is 15.4x above average
* 1 untrusted devices

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Suspicious Activity Report (SAR): Case requires filing with SAMA FIU

Regulatory Framework:  
• Anti-Money Laundering Law (Royal Decree No. M/31)  
• SAMA AML/CFT Rules 2018  
• FATF Recommendations Compliance

**7. RECOMMENDED ACTIONS**

* Immediate Actions Required:
* 1. Place temporary hold on account
* 2. Request additional customer verification
* 3. Monitor account closely for 48 hours
* 4. Review with fraud specialist

**8. APPROVALS & SIGN-OFF**

|  |  |  |
| --- | --- | --- |
| **Role** | **Name** | **Signature & Date** |
| Fraud Analyst |  |  |
| Team Manager |  |  |
| Compliance Officer |  |  |

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