**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000002 |
| **Transaction ID:** | SA-TXN-0000000002 |
| **Customer ID:** | SA00000014 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-04 23:52 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 56,343.88 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000002 |
| **Customer ID** | SA00000014 |
| **Customer Name** | Noura Abdullah |
| **Date & Time** | 2025-09-30 22:58:59 |
| **Amount** | 56,343.88 SAR |
| **Beneficiary** | Bandar Mohammed |
| **Beneficiary Bank** | Miller-Carter Bank |
| **Beneficiary Country** | Bahrain |
| **Transfer Type** | International Wire Transfer |
| **Transfer Purpose** | Medical Treatment |
| **ML Fraud Score** | 0.190 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2016-03-17, Risk Level: Low, KYC: Verified

Login Activity: 10 recent logins from 4 countries: UAE, Saudi Arabia, Germany

Device Information: No device data available

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 70%

* Risk Factors Identified:

Behavioral Analysis:

• Profile Risk: UNKNOWN

• Login Risk: HIGH

• Device Risk: UNKNOWN

**5. INVESTIGATION FINDINGS**

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

Detailed Analysis:

The transaction is HIGH risk due to the unusually large amount, and the multiple login countries indicate a possible attempt to mask geographical locations or avoid detection. The high login frequency also suggests an organized effort to circumvent security measures.  
  
Recommendation:   
Deny this transaction based on the identified anomalies, as it poses a significant threat to account security and may be indicative of fraudulent activity.   
  
High-risk indicators:  
- High login frequency  
- Multiple login countries  
- Unusually large transaction amount  
- Failed login attempts detected  
  
Low-risk indicators:  
- Customer has completed KYC verification  
- No previous history of fraud reported  
  
Note: The assessment of risk and recommendation are based on general guidelines and may vary depending on specific policies and procedures of the financial institution.

* Behavioral Anomalies Detected:
* Transaction amount 56343.88 is 8.2x above average
* Multiple login countries: UAE, Saudi Arabia, Germany, Bahrain
* 3 failed login attempts detected

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 56,343.88 SAR exceeds SAMA threshold of 20,000 SAR

✓ 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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