**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

|  |  |
| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000006 |
| **Transaction ID:** | SA-TXN-0000000006 |
| **Customer ID:** | SA00000468 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:06 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 94,319.52 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000006 |
| **Customer ID** | SA00000468 |
| **Customer Name** | Khalid Ibrahim |
| **Date & Time** | 2025-09-27 19:30:59 |
| **Amount** | 94,319.52 SAR |
| **Beneficiary** | Reem Ibrahim |
| **Beneficiary Bank** | Burns-Rodriguez Bank |
| **Beneficiary Country** | Bahrain |
| **Transfer Type** | International Wire Transfer |
| **Transfer Purpose** | Other |
| **ML Fraud Score** | 0.292 |
| **Nationality** | Expatriate |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2025-05-29, Risk Level: Low, KYC: Verified

Login Activity: No recent login data

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: UNKNOWN

• Device Risk: UNKNOWN

**5. INVESTIGATION FINDINGS**

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

Detailed Analysis:

\*\*High Risk\*\*: This customer has a history of previous fraudulent activities and the transaction amount exceeds their average by 39.6 times, indicating a high level of potential risk.  
  
Recommendation:   
\*\*Do Not Process\*\*: Due to the high risk associated with this transaction, it is recommended not to process the payment until further investigation or additional information is provided to mitigate this risk.   
  
Additional Notes:  
\* The customer's account status shows they are 128 days old, which may indicate an inactive account.  
\* Their KYC (Know Your Customer) status is confirmed as true, suggesting some level of verification was completed during onboarding.  
\* There have been no recent logins from the customer, which could suggest they may be using the account without active usage.  
\* The customer has been flagged for previous fraud cases, adding to the overall risk assessment.

* Behavioral Anomalies Detected:
* Previous fraud cases: 1
* Transaction amount 94319.52 is 39.6x above average

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 94,319.52 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 |  |  |

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

*CONFIDENTIAL - Saudi National Bank - Fraud Investigation Report  
Generated: 2025-10-05 00:06:58  
This document contains confidential information and is subject to SAMA regulations.*