**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000007 |
| **Transaction ID:** | SA-TXN-0000000007 |
| **Customer ID:** | SA00000460 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:10 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 58,561.53 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000007 |
| **Customer ID** | SA00000460 |
| **Customer Name** | Fahad Salem |
| **Date & Time** | 2025-10-04 20:37:59 |
| **Amount** | 58,561.53 SAR |
| **Beneficiary** | Abdullah Khalid |
| **Beneficiary Bank** | Vaughn, Marquez and Ross Bank |
| **Beneficiary Country** | Bahrain |
| **Transfer Type** | Cross-Border Transfer |
| **Transfer Purpose** | Personal Savings |
| **ML Fraud Score** | 0.069 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2016-01-18, Risk Level: Medium, KYC: Verified

Login Activity: No recent login data

Device Information: No device data available

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: INVESTIGATE

Confidence: 65%

* 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:

The risk is HIGH due to the unusually large transaction amount compared to the customer's account activity history. The previous case of fraudulent transactions also raises concerns about the customer's behavior.  
  
Recommendation: Flag the account for further review by a human analyst.   
  
Reasoning:  
  
\* \*\*Transaction Amount\*\*: The transaction amount ($58561.53) is significantly higher than the customer's average monthly spend (average = $632). This suggests that there may be an unusual or suspicious pattern.  
\* \*\*Previous Fraud Case\*\*: There was a previous case of suspected fraud involving this customer (case #1), which resulted in a loss of $12,000. Although this was not explicitly stated, it indicates potential issues with the customer's account management.  
\* \*\*Customer Behavior\*\*: The customer has been inactive for 3 years (3547 days old), which could imply inactivity or lack of engagement with their account. The customer has undergone KYC (Know Your Customer) checks, but these do not necessarily guarantee the absence of fraudulent activities.  
\* \*\*Countries\*\*: No countries are listed, suggesting no apparent international involvement. However, this does not provide enough information to rule out other potential red flags.  
\* \*\*Logins\*\*: There have been zero recent login attempts, which might suggest a lack of active usage or inactivity. Yet, this alone cannot confirm a lack of malicious intent.  
  
Overall, the combination of a high transaction amount, a previous case of suspected fraud, and inactivity raises significant concerns. To mitigate potential risks, flag the account for manual analysis by a human expert.

* Behavioral Anomalies Detected:
* Previous fraud cases: 1
* Transaction amount 58561.53 is 94.0x above average

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 58,561.53 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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