**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000008 |
| **Transaction ID:** | SA-TXN-0000000008 |
| **Customer ID:** | SA00000196 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | LOW |
| **Report Date:** | 2025-10-05 00:12 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 59,790.90 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

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| --- | --- |
| **Transaction ID** | SA-TXN-0000000008 |
| **Customer ID** | SA00000196 |
| **Customer Name** | Lama Khalid |
| **Date & Time** | 2025-10-03 01:50:59 |
| **Amount** | 59,790.90 SAR |
| **Beneficiary** | Sarah Ahmed |
| **Beneficiary Bank** | Morgan PLC Bank |
| **Beneficiary Country** | Saudi Arabia |
| **Transfer Type** | Instant Transfer |
| **Transfer Purpose** | Education Fee |
| **ML Fraud Score** | 0.248 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2024-01-10, Risk Level: Low, KYC: Not Verified

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

Device Information: 1 devices registered, 0 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: NON\_FRAUD

Confidence: 80%

* 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 customer has a high risk due to the large transaction amount that exceeds the average by 19 times, indicating possible money laundering or other illicit activities. The multiple login countries also raise concerns about potential identity theft or fraud.  
  
Recommendation:  
Due diligence on KYC verification for this customer, investigation into the legitimacy of the transaction, and monitoring of login activity across all countries.   
  
Additional analysis:  
  
\* The customer's age of 63 years might be considered an older demographic, but it doesn't necessarily contribute to higher risk in this case.  
\* No prior history of fraudulent activity was recorded; however, the current transaction raises significant red flags.  
\* The fact that only 4 out of 10 logins were from different countries suggests some level of geographical distribution but does not entirely alleviate concerns.  
  
\*\*High-Risk Customer Alert\*\*  
  
This customer has raised several red flags during our assessment. We strongly recommend conducting thorough due diligence on their KYC status and investigating the legitimacy of this large transaction to ensure compliance with regulatory requirements and mitigate potential risks.

* Behavioral Anomalies Detected:
* KYC not verified
* Transaction amount 59790.9 is 19.0x above average
* Multiple login countries: Saudi Arabia, Germany, USA, UK
* 3 failed login attempts detected
* 1 untrusted devices

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 59,790.90 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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