**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000009 |
| **Transaction ID:** | SA-TXN-0000000009 |
| **Customer ID:** | SA00000233 |
| **Case Status:** | NO\_FRAUD\_DETECTED |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:15 |

**1. EXECUTIVE SUMMARY**

Final Classification: LEGITIMATE  
Confidence Level: 85%  
Transaction Amount: 822.91 SAR  
  
Summary:  
Investigation shows low fraud risk. Transaction appears legitimate.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000009 |
| **Customer ID** | SA00000233 |
| **Customer Name** | Turki Fahad |
| **Date & Time** | 2025-10-03 03:27:59 |
| **Amount** | 822.91 SAR |
| **Beneficiary** | Turki Fahad |
| **Beneficiary Bank** | Kennedy, Mueller and Aguirre Bank |
| **Beneficiary Country** | UAE |
| **Transfer Type** | Cross-Border Transfer |
| **Transfer Purpose** | Loan Repayment |
| **ML Fraud Score** | 0.428 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | NO |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2020-06-09, Risk Level: Medium, 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:

The Risk is MEDIUM due to the customer's previous fraudulent activity history (2 cases). However, the current login attempt does not show any suspicious patterns or red flags. The customer's age of 1943 years also raises a concern but considering it was likely an error during onboarding, this might be mitigated.   
  
Recommendation:   
Further investigation into the high-risk customer due to their past fraudulent behavior, potentially including verifying account details with the customer and possibly sending additional verification steps via email.  
  
This analysis aims to provide a clear breakdown of the information given and explain the reasoning behind the risk assessment. It includes identifying potential red flags, weighing these against other factors, and providing recommendations for further action. By doing so, it helps to ensure that the system can effectively identify high-risk customers while minimizing false positives.

* Behavioral Anomalies Detected:
* Previous fraud cases: 2

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

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. Clear transaction
* 2. Continue standard monitoring
* 3. Update customer risk profile if needed

**8. APPROVALS & SIGN-OFF**

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

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