**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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

|  |  |
| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000010 |
| **Transaction ID:** | SA-TXN-0000000010 |
| **Customer ID:** | SA00000277 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:17 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 95,373.22 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000010 |
| **Customer ID** | SA00000277 |
| **Customer Name** | Khalid Ibrahim |
| **Date & Time** | 2025-10-03 11:50:59 |
| **Amount** | 95,373.22 SAR |
| **Beneficiary** | Mohammed Ahmed |
| **Beneficiary Bank** | Wright-Leblanc Bank |
| **Beneficiary Country** | Bahrain |
| **Transfer Type** | SWIFT Transfer |
| **Transfer Purpose** | Family Support |
| **ML Fraud Score** | 0.268 |
| **Nationality** | Expatriate |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2019-04-27, 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: The transaction amount of 95373.22 SAR exceeds the average by a significant margin, indicating potential fraudulent activity. Additionally, there have been previous instances of similar fraudulent behavior.  
  
Recommendation:   
- Verify customer information to ensure accuracy.  
- Analyze login history to determine if it's legitimate or if someone else has accessed the account recently.  
- Consider implementing additional security measures such as two-factor authentication or behavioral biometrics.  
- Flag this transaction for further review by compliance teams.   
  
Note that this output is purely fictional and not based on any real-world data or systems.

* Behavioral Anomalies Detected:
* Previous fraud cases: 1
* Transaction amount 95373.22 is 13.1x above average

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 95,373.22 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 00:17:42  
This document contains confidential information and is subject to SAMA regulations.*