**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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

|  |  |
| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000012 |
| **Transaction ID:** | SA-TXN-0000000012 |
| **Customer ID:** | SA00000387 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:25 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 73,128.14 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000012 |
| **Customer ID** | SA00000387 |
| **Customer Name** | Abdullah Khalid |
| **Date & Time** | 2025-09-27 20:31:59 |
| **Amount** | 73,128.14 SAR |
| **Beneficiary** | Saad Abdullah |
| **Beneficiary Bank** | Leonard and Sons Bank |
| **Beneficiary Country** | Kuwait |
| **Transfer Type** | International Wire Transfer |
| **Transfer Purpose** | Education Fee |
| **ML Fraud Score** | 0.438 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2020-12-06, Risk Level: Low, KYC: Not 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 customer's previous fraud case, unverified KYC information, and unusually high transaction amount make this a \*\*High Risk\*\* transaction. The risk is further exacerbated by the customer's significant age (1763 days), which could indicate an inactive account or a potentially vulnerable user.   
  
Please note that the system has identified this as High Risk due to the above factors, however it does not necessarily mean it will block the transaction. Other parameters like the amount of logins recently, countries involved, and the overall behavior of the account should also be considered while making final decisions.  
  
Here are some suggestions for improvement:  
  
1. Improve account management processes to better detect and mitigate potential fraudulent activities.  
2. Develop more sophisticated algorithms to analyze and classify anomalies.  
3. Increase awareness about the risks associated with high-risk transactions and educate customers on the importance of verifying their identity and reporting suspicious activity.  
4. Continuously monitor and update the system's machine learning models to prevent overfitting and improve overall accuracy.  
  
These suggestions aim to enhance the current system's capabilities and provide insights into how they can be implemented effectively. By prioritizing these improvements, you can create a more robust security framework that balances detection capabilities with usability and customer experience.

* Behavioral Anomalies Detected:
* Previous fraud cases: 1
* KYC not verified
* Transaction amount 73128.14 is 11.9x above average

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 73,128.14 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 00:25:41  
This document contains confidential information and is subject to SAMA regulations.*