**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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

|  |  |
| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000014 |
| **Transaction ID:** | SA-TXN-0000000014 |
| **Customer ID:** | SA00000098 |
| **Case Status:** | NO\_FRAUD\_DETECTED |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:31 |

**1. EXECUTIVE SUMMARY**

Final Classification: LEGITIMATE  
Confidence Level: 85%  
Transaction Amount: 9,885.42 SAR  
  
Summary:  
Investigation shows low fraud risk. Transaction appears legitimate.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000014 |
| **Customer ID** | SA00000098 |
| **Customer Name** | Faisal Omar |
| **Date & Time** | 2025-10-03 22:21:59 |
| **Amount** | 9,885.42 SAR |
| **Beneficiary** | Sarah Ahmed |
| **Beneficiary Bank** | Mitchell-Kim Bank |
| **Beneficiary Country** | Saudi Arabia |
| **Transfer Type** | Instant Transfer |
| **Transfer Purpose** | Investment |
| **ML Fraud Score** | 0.187 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | NO |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2023-10-05, Risk Level: Medium, KYC: Verified

Login Activity: 5 recent logins from 4 countries: UAE, Saudi Arabia, Lebanon

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: HIGH

• Device Risk: UNKNOWN

**5. INVESTIGATION FINDINGS**

* Data Sources Analyzed:
* Transaction
* Customer Profile
* Login History
* Device Fingerprints

Detailed Analysis:

I would rate this customer as HIGH RISK due to the high number of recent logins from multiple countries which indicates potential phishing or other malicious activity, and also the lack of a clear geographic location that is typical for legitimate users.   
  
Additional Notes:  
  
\* Please investigate further to identify the actual user.  
\* Flag account for review by higher authorities.  
  
High Risk Flagged for Review by Higher Authorities.

* Behavioral Anomalies Detected:
* Multiple login countries: UAE, Saudi Arabia, Lebanon, Egypt

**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 |  |  |

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

*CONFIDENTIAL - Saudi National Bank - Fraud Investigation Report  
Generated: 2025-10-05 00:31:46  
This document contains confidential information and is subject to SAMA regulations.*