**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000015 |
| **Transaction ID:** | SA-TXN-0000000015 |
| **Customer ID:** | SA00000072 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:34 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 42,477.22 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000015 |
| **Customer ID** | SA00000072 |
| **Customer Name** | Maha Salem |
| **Date & Time** | 2025-10-03 22:05:59 |
| **Amount** | 42,477.22 SAR |
| **Beneficiary** | Dr. Kendra Contreras |
| **Beneficiary Bank** | King-Odonnell Bank |
| **Beneficiary Country** | Germany |
| **Transfer Type** | Cross-Border Transfer |
| **Transfer Purpose** | Family Support |
| **ML Fraud Score** | 0.718 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2018-10-17, Risk Level: Low, KYC: Verified

Login Activity: 5 recent logins from 2 countries: Saudi Arabia, Turkey

Device Information: 2 devices registered, 2 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 70%

* Risk Factors Identified:
* High ML fraud score: 0.718
* Velocity flag triggered
* Unusual transaction amount

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:

Due to the significantly high transaction amount of 42477.22 which is 7.7x above average, the risk level is HIGH. This indicates a potential case of money laundering or other financial crimes.  
  
Recommendations:  
  
1. Verify customer identity through multiple channels including government ID and biometric data.  
2. Investigate previous transactions for any signs of fraudulent activity related to this account.  
3. Conduct thorough due diligence on the customer to assess their legitimacy and connection to the suspicious activity.  
4. File a report with the relevant authorities if further evidence supports the possibility of money laundering.  
5. Freeze all accounts associated with the customer until further investigation can be conducted.  
  
Note: The provided information is fictional and not real-world data, intended solely for demonstration purposes. In reality, companies would need to follow their internal policies and procedures when dealing with suspected cases of money laundering.

* Behavioral Anomalies Detected:
* Transaction amount 42477.22 is 7.7x above average

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 42,477.22 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 |  |  |

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