**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000016 |
| **Transaction ID:** | SA-TXN-0000000016 |
| **Customer ID:** | SA00000443 |
| **Case Status:** | CONFIRMED\_FRAUD |
| **Priority Level:** | HIGH |
| **Report Date:** | 2025-10-05 00:37 |

**1. EXECUTIVE SUMMARY**

Final Classification: FRAUD  
Confidence Level: 90%  
Transaction Amount: 98,677.80 SAR  
  
Summary:  
Multiple strong fraud indicators present. Immediate action required.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000016 |
| **Customer ID** | SA00000443 |
| **Customer Name** | Lama Khalid |
| **Date & Time** | 2025-09-30 10:02:59 |
| **Amount** | 98,677.80 SAR |
| **Beneficiary** | William Martin |
| **Beneficiary Bank** | Diaz-Fitzpatrick Bank |
| **Beneficiary Country** | Unknown |
| **Transfer Type** | Cross-Border Transfer |
| **Transfer Purpose** | Trade Payment |
| **ML Fraud Score** | 0.811 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2022-04-16, Risk Level: Low, KYC: Verified

Login Activity: No recent login data

Device Information: 3 devices registered, 3 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 85%

* Risk Factors Identified:
* High ML fraud score: 0.811
* Velocity flag triggered
* Unusual transaction amount
* Suspicious beneficiary location: Unknown

Behavioral Analysis:

• Profile Risk: UNKNOWN

• Login Risk: UNKNOWN

• Device Risk: HIGH

**5. INVESTIGATION FINDINGS**

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

Detailed Analysis:

The risk is HIGH due to the unusually high transaction amount compared to the customer's previous login history and a prior case of fraud reported by the customer. Additionally, there are also suspicious device detections which may indicate an attempt to bypass security measures.  
  
Possible actions:  
  
- Trigger alert for manual review  
- Apply enhanced verification process  
- Temporarily freeze account activity  
  
Recommendation:  
Based on the analysis, I recommend triggering an alert for manual review to ensure that no illicit activities are taking place before further investigation or potential account freezes. This will allow the system to flag any unusual patterns or behaviors that may be indicative of fraudulent activity, while also giving us time to investigate and potentially apply additional security measures to prevent future unauthorized transactions.

* Behavioral Anomalies Detected:
* Previous fraud cases: 1
* Transaction amount 98677.8 is 22.3x above average
* 1 suspicious devices detected

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 98,677.80 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. Block transaction immediately
* 2. Freeze customer account
* 3. Contact customer for verification
* 4. File fraud report
* 5. Initiate chargeback if applicable

**8. APPROVALS & SIGN-OFF**

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

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