**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000017 |
| **Transaction ID:** | SA-TXN-0000000017 |
| **Customer ID:** | SA00000377 |
| **Case Status:** | CONFIRMED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:39 |

**1. EXECUTIVE SUMMARY**

Final Classification: FRAUD  
Confidence Level: 90%  
Transaction Amount: 54,448.42 SAR  
  
Summary:  
Multiple strong fraud indicators present. Immediate action required.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000017 |
| **Customer ID** | SA00000377 |
| **Customer Name** | Abdullah Khalid |
| **Date & Time** | 2025-10-03 18:42:59 |
| **Amount** | 54,448.42 SAR |
| **Beneficiary** | Turki Fahad |
| **Beneficiary Bank** | Garrison and Sons Bank |
| **Beneficiary Country** | Oman |
| **Transfer Type** | Cross-Border Transfer |
| **Transfer Purpose** | Personal Savings |
| **ML Fraud Score** | 0.619 |
| **Nationality** | Expatriate |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2018-10-03, Risk Level: Medium, KYC: Verified

Login Activity: No recent login data

Device Information: 5 devices registered, 4 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 70%

* Risk Factors Identified:
* High ML fraud score: 0.619
* Unusual transaction amount

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:

I would classify this transaction as HIGH RISK due to the unusually high transaction amount (14x above average) and detection of two suspicious devices, which indicates potential insider involvement or device compromise. Additionally, the customer's age (2558 days old) raises concerns about their level of experience with financial transactions.  
  
Recommendation: Flag for review by a senior analyst. Further investigation into customer activity and device association is needed to determine if this transaction is legitimate or indicative of fraud. Review logs to see if there have been any similar transactions recently.  
   
Note: This analysis assumes a machine learning model trained on historical data to detect anomalies and predict risk scores. The output is based on the model's probability and thresholds set during training. In real-world scenarios, human analysts should review these outputs carefully and consider contextual information beyond what the model provides.   
  
\*\*Please note that this is just an example and not meant to be taken literally.\*\* The actual numbers and details may vary, and you should never use real customer data without proper authorization and regulatory compliance. Always follow local laws and regulations regarding data protection and financial transactions.   
  
If you have any questions or need further clarification, feel free to ask!

* Behavioral Anomalies Detected:
* Transaction amount 54448.42 is 14.0x above average
* 2 suspicious devices detected
* 1 untrusted devices

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 54,448.42 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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