**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000018 |
| **Transaction ID:** | SA-TXN-0000000018 |
| **Customer ID:** | SA00000305 |
| **Case Status:** | CONFIRMED\_FRAUD |
| **Priority Level:** | HIGH |
| **Report Date:** | 2025-10-05 00:41 |

**1. EXECUTIVE SUMMARY**

Final Classification: FRAUD  
Confidence Level: 90%  
Transaction Amount: 60,870.42 SAR  
  
Summary:  
Multiple strong fraud indicators present. Immediate action required.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000018 |
| **Customer ID** | SA00000305 |
| **Customer Name** | Khalid Ibrahim |
| **Date & Time** | 2025-10-01 02:01:59 |
| **Amount** | 60,870.42 SAR |
| **Beneficiary** | Courtney Keller |
| **Beneficiary Bank** | Hamilton, Chandler and Edwards Bank |
| **Beneficiary Country** | Syria |
| **Transfer Type** | SWIFT Transfer |
| **Transfer Purpose** | Property Purchase |
| **ML Fraud Score** | 0.823 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2016-05-18, Risk Level: Low, KYC: Not Verified

Login Activity: No recent login data

Device Information: 4 devices registered, 2 trusted

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 85%

* Risk Factors Identified:
* High ML fraud score: 0.823
* Velocity flag triggered
* Suspicious beneficiary location: Syria

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:

This transaction exceeds the average by a significant margin, suggesting that it may be an unusual or suspicious activity. Furthermore, the customer's previous fraud case and lack of verification of their identity via KYC process further increases the risk associated with this transaction.  
  
Recommendation:  
Do not approve this transaction due to high risk factors including the large amount exceeding average values and the customer's history of fraudulent activities. The customer has also not provided any form of identification or verification through the KYC process. This combination suggests that the transaction could be part of a larger scheme to launder funds or engage in other illicit activities.   
  
Note: SAR stands for Suspicious Activity Report. This is just a simulated result and should not be taken as actual advice on how to handle transactions. Always consult relevant laws, regulations, and guidelines specific to your jurisdiction before making decisions about financial transactions.

* Behavioral Anomalies Detected:
* Previous fraud cases: 1
* KYC not verified
* Transaction amount 60870.42 is 10.3x above average
* 2 suspicious devices detected
* 2 untrusted devices

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 60,870.42 SAR exceeds SAMA threshold of 20,000 SAR

✓ High-Risk Jurisdiction: Transfer to Syria requires enhanced due diligence

✓ 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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