**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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

|  |  |
| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000019 |
| **Transaction ID:** | SA-TXN-0000000019 |
| **Customer ID:** | SA00000235 |
| **Case Status:** | SUSPECTED\_FRAUD |
| **Priority Level:** | MEDIUM |
| **Report Date:** | 2025-10-05 00:44 |

**1. EXECUTIVE SUMMARY**

Final Classification: SUSPICIOUS  
Confidence Level: 70%  
Transaction Amount: 62,305.35 SAR  
  
Summary:  
Significant suspicious activity. Enhanced monitoring recommended.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000019 |
| **Customer ID** | SA00000235 |
| **Customer Name** | Fahad Salem |
| **Date & Time** | 2025-10-03 16:23:59 |
| **Amount** | 62,305.35 SAR |
| **Beneficiary** | Faisal Omar |
| **Beneficiary Bank** | Phillips, Martinez and Fisher Bank |
| **Beneficiary Country** | Lebanon |
| **Transfer Type** | SWIFT Transfer |
| **Transfer Purpose** | Gift |
| **ML Fraud Score** | 0.606 |
| **Nationality** | Expatriate |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2021-08-12, Risk Level: Low, KYC: Verified

Login Activity: No recent login data

Device Information: No device data available

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 70%

* Risk Factors Identified:
* High ML fraud score: 0.606
* Velocity flag triggered

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:

The Risk is HIGH due to the unusually large transaction amount compared to the customer's previous transactions and the country they are from, indicating potential money laundering activity. The customer has no known history of fraud, but this high-risk indicator outweighs their good behavior.  
  
Note: This analysis is fictional and for demonstration purposes only. In a real-world scenario, this level of detail would not be possible with current technology, and additional context would be required to make an accurate assessment.

* Behavioral Anomalies Detected:
* Transaction amount 62305.35 is 8.9x above average

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 62,305.35 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 |  |  |

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

*CONFIDENTIAL - Saudi National Bank - Fraud Investigation Report  
Generated: 2025-10-05 00:44:58  
This document contains confidential information and is subject to SAMA regulations.*