**SAUDI NATIONAL BANK**

**FRAUD INVESTIGATION CASE REPORT**

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| --- | --- |
| **Case ID:** | CASE\_SA-TXN-0000000020 |
| **Transaction ID:** | SA-TXN-0000000020 |
| **Customer ID:** | SA00000136 |
| **Case Status:** | CONFIRMED\_FRAUD |
| **Priority Level:** | HIGH |
| **Report Date:** | 2025-10-05 00:47 |

**1. EXECUTIVE SUMMARY**

Final Classification: FRAUD  
Confidence Level: 90%  
Transaction Amount: 34,511.34 SAR  
  
Summary:  
Multiple strong fraud indicators present. Immediate action required.

**2. TRANSACTION DETAILS**

|  |  |
| --- | --- |
| **Transaction ID** | SA-TXN-0000000020 |
| **Customer ID** | SA00000136 |
| **Customer Name** | Maha Salem |
| **Date & Time** | 2025-09-29 17:03:59 |
| **Amount** | 34,511.34 SAR |
| **Beneficiary** | April Mitchell |
| **Beneficiary Bank** | Chambers and Sons Bank |
| **Beneficiary Country** | Nigeria |
| **Transfer Type** | Cross-Border Transfer |
| **Transfer Purpose** | Property Purchase |
| **ML Fraud Score** | 0.889 |
| **Nationality** | Saudi |
| **SAMA AML Flag** | YES |

**3. CUSTOMER INFORMATION**

Profile Summary: Customer since 2024-03-03, Risk Level: Low, KYC: Not Verified

Login Activity: 10 recent logins from 4 countries: Kuwait, Saudi Arabia, Qatar

Device Information: No device data available

**4. RISK ASSESSMENT & CLASSIFICATION**

Initial Classification: FLAGGED

Confidence: 85%

* Risk Factors Identified:
* High ML fraud score: 0.889
* Unusual transaction amount
* Suspicious beneficiary location: Nigeria

Behavioral Analysis:

• Profile Risk: UNKNOWN

• Login Risk: HIGH

• Device Risk: UNKNOWN

**5. INVESTIGATION FINDINGS**

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

Detailed Analysis:

High Risk due to lack of verification for KYC, significant transaction amount exceeding the normal threshold, and multiple login locations from suspicious countries.   
  
Potential Solutions:  
1. Request KYC documentation or verification from customer.  
2. Verify account holder's identity through a third-party service.  
3. Implement additional security measures such as IP blocking or geolocation restrictions.  
4. Investigate and report potential fraud.  
5. Consider escalating the case to management for further review.  
  
Recommendation:  
Based on the analysis, I would recommend investigating and reporting the potential fraud, and then escalating the case to management for further review. This approach ensures that all possible avenues are explored before taking any further action, while also following the necessary protocols for handling suspicious activity.   
  
Additional Insights:  
  
\* The customer has been inactive for an extended period (580 days), which may indicate a dormant or inactive account.  
\* The transaction amount is significantly higher than the average, raising concerns about potential money laundering activities.  
\* The multiple login locations from suspicious countries (Kuwait, Saudi Arabia, Qatar, and the UK) suggests a high level of risk and potential for illicit activities.  
\* A thorough investigation into the customer's background and activities should be conducted to determine the legitimacy of the transaction and ensure compliance with regulatory requirements.  
\* The decision to implement additional security measures, such as IP blocking or geolocation restrictions, should be made after consulting with management and considering the specific circumstances of each case.

* Behavioral Anomalies Detected:
* KYC not verified
* Transaction amount 34511.34 is 15.5x above average
* Multiple login countries: Kuwait, Saudi Arabia, Qatar, UK
* 4 failed login attempts detected

**6. SAMA COMPLIANCE & AML REQUIREMENTS**

SAMA AML/CFT Compliance Check:

✓ Large Transaction Reporting: Amount 34,511.34 SAR exceeds SAMA threshold of 20,000 SAR

✓ High-Risk Jurisdiction: Transfer to Nigeria 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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