

Fraud Investigation Report

Account: ACC0065

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Executive Summary

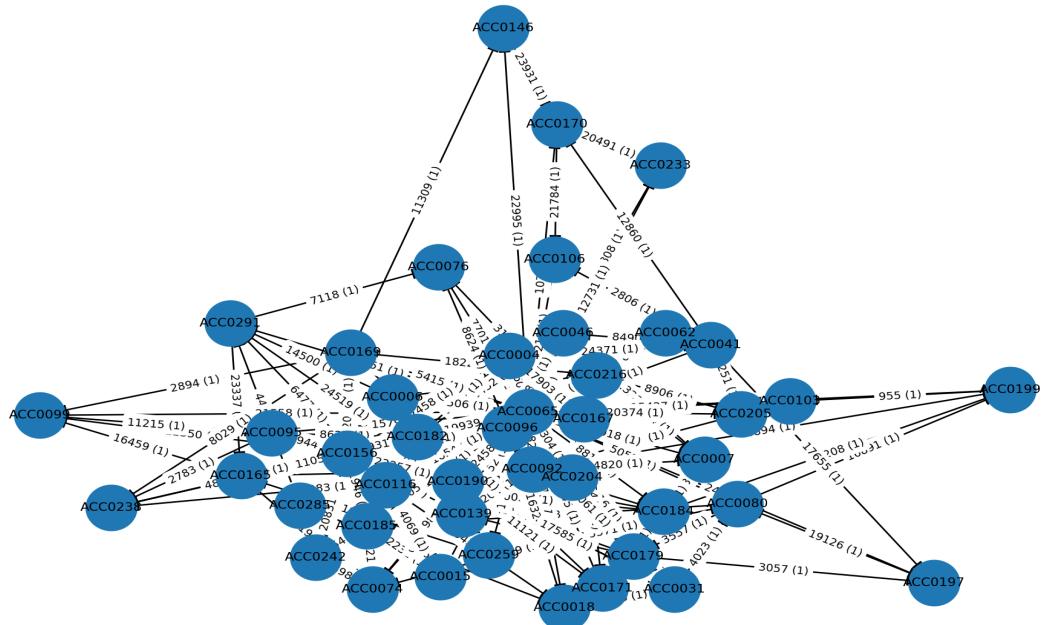
Risk Score	58.69	Risk Band	MEDIUM
Total Sent	■274,394	Total Received	■244,521
In Degree	19	Out Degree	24
Transactions	43	Counterparties	43

Detected Patterns

- cycle
 - hub
 - layering

Transaction Graph

Transaction Subgraph: ACC0065 (hops=1)



RAG Narrative & Investigator Checklist

- 1) The account ACC0065 has a medium risk score of 58.69 and exhibits several suspicious indicators:
 - Cyclic fund flows involving multiple accounts (ACC0096, ACC0292, ACC0083, ACC0015)
 - Layered transactions through multiple intermediary accounts (ACC0197, ACC0206, ACC0052, ACC0289, ACC0211, ACC0215)
 - High degree of connectivity as a hub account, with a total degree of 43 and significant total flow of over 500,000
- 2) The detected patterns of cyclic fund flows, layering, and hub-like connectivity are common typologies associated with money laundering. These indicators suggest the account may be involved in complex financial transactions aimed at obscuring the origin and movement of funds.
- 3) As per the regulatory context provided:
 - Financial institutions are required to perform Customer Due Diligence (CDD) and Know Your Customer (KYC) verification to identify and monitor suspicious customer behavior [5].
 - The Central KYC Records Registry (CKYCR) was established to facilitate centralized storage and retrieval of KYC records, which reporting entities must update within 7 days of any changes [3].
 - Reporting entities are responsible for verifying the accuracy of KYC information and providing updates to the CKYCR [3].
- 4) Investigator checklist:
 - Verify the account holder's identity and address details through the CKYCR [3].
 - Check for any recent updates or changes to the account holder's KYC information [3].
 - Analyze the account's transaction history in more detail to understand the nature and purpose of the suspicious fund flows and layering patterns.
 - Assess the account's connections to the other identified accounts and investigate any potential links or coordinated activity.
 - Determine if the account holder or associated parties are classified as high-risk, such as Politically Exposed Persons (PEPs) [5].
 - Escalate the case for further investigation and potential reporting to the Financial Intelligence Unit (FIU) if warranted.