

Fraud Investigation Report

Account: ACC0065

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Executive Summary

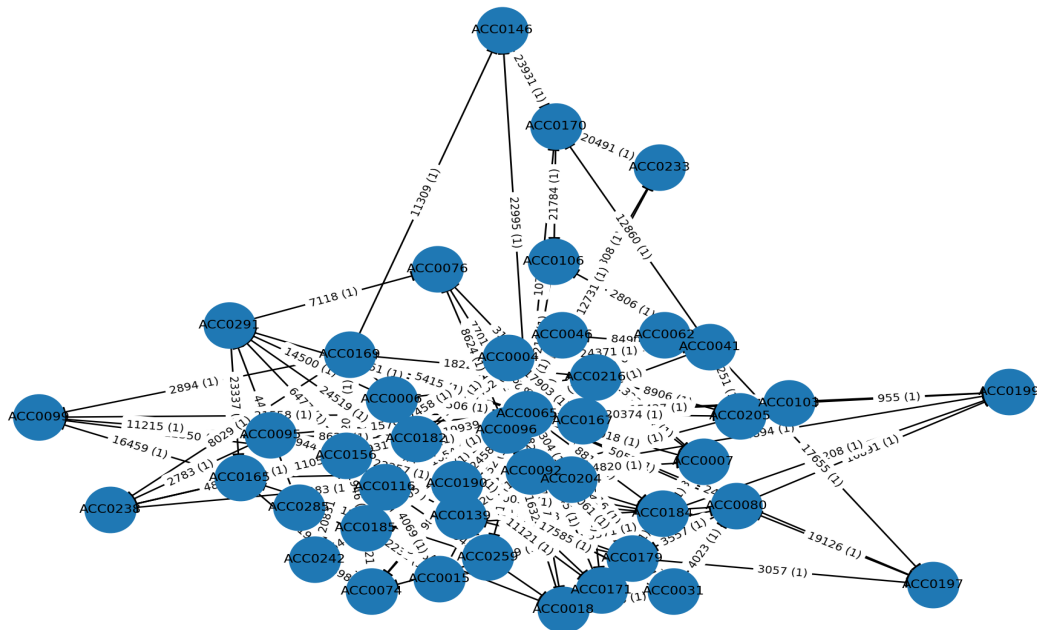
Risk Score	58.69	Risk Band	MEDIUM
Total Sent	■274,394	Total Received	■244,521
In Degree	19	Out Degree	24
Transactions	43	Counterparties	43

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.