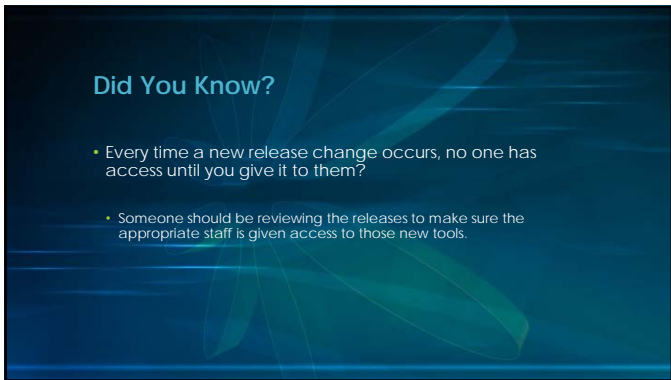
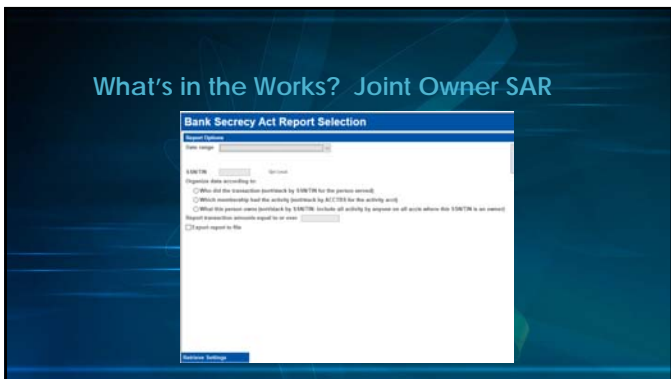




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3

In the Works - Next Phase of Fraud Monitoring

- Block lists
 - DOT
 - DOS
- Inventorying
 - All posting programs that will be affected
 - All authorization programs that will be affected
- VITAL – credit unions must begin using the new fraud data base

4

In the works - New pattern recognition programs in the queue

Velocity and Similar	Cross Channel
<ul style="list-style-type: none"> • Member has more than 5 shared branching transactions over 3 days totaling more than \$800 • Member has more than 4 ATM withdrawals over 1 day totaling more than \$600 • Member has more than 5 wire transfers totaling more than \$10,000 over 30 days • Member had more than 30 ACH withdrawals over a 4-day period totaling more than \$7,500 • 5 transactions occur totaling more than \$1,500 on a credit card after 100 days of inactivity 	<ul style="list-style-type: none"> • Member has 70% more shared branch activity over the last 5 days compared to the last three-month daily average • Member has 90% more teller line cash activity over the last 30 days compared to the last three-month daily average • Member has 50% increase in ACH activity over the last 30 days compared to the last three-month average • A transaction occurs via online banking on a HELOC totaling more than \$7,500
	<ul style="list-style-type: none"> • Member had an ATM deposit totaling \$1,000 or more followed by a teller or draft withdrawal of an equal to or greater amount within three days • Member had ACH deposits totaling more than \$5,000 followed by a teller withdrawal of equivalent or greater amount • Member had transfers via online banking followed by an email address change followed by passthrough to bill pay • Member had a credit or debit card transaction for under \$2.00 with a 'card not present' code at an out-of-state business • RDC deposit matching a prior teller deposit (or vice versa)

5

May 2018 – Monthly Monitor Recap

- #45201 – Changes to CTR form/data/screens based on FinCEN announcement.
 - Additional Fields
 - Change in layout
 - FinCen was not ready
 - New unannounced edits

6

July 2018 – Monthly Monitor Recap

- #48462 – Changed the source of the branch information used for CTR forms to assure we have the most current information.
- #48326 – Updated BSA report to include ** for shared branching and auto populate trackers for members when verify is selected in Tool #984.

7

December 2018 - Monthly Monitor

- Allowed for the update of due diligence code when adding new member.... In the workflow

8

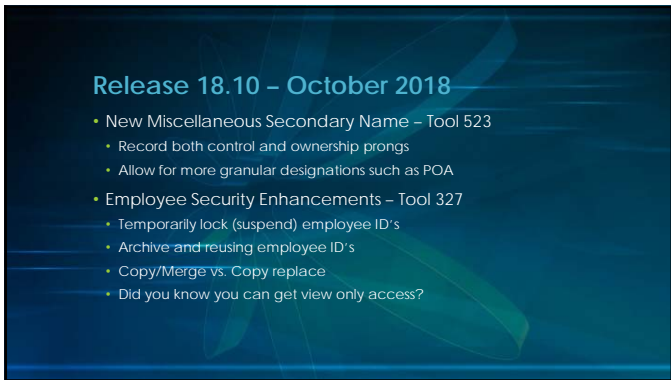
February 2019 – Monthly Monitor Recap

- #49851 – Adjusted Tool #984 Work Daily BSA/CTR activity to accommodate members with over 32,000 audit trackers.

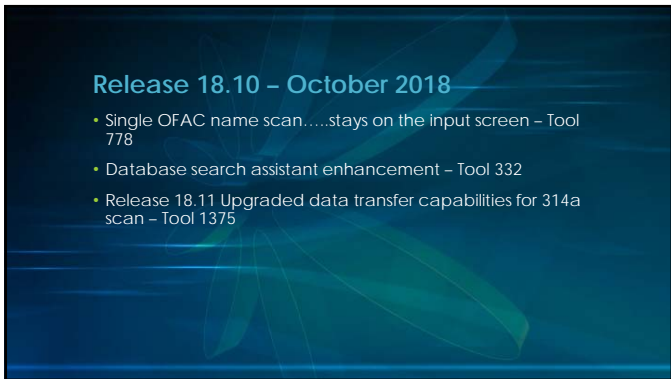
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12

Release 19.05 – May 2019

- Went to 7 days a week processing. What does that mean to you
 - Reports
 - Activity
- Fraud data collection
 - Tool 1730 – Fraud Incident Type Maintenance
 - Tool 1720 – Status Maintenance
 - Tool 1750 – Incident Maintenance
 - Tool 1710 – Fraud dashboard

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Release 19.05 – May 2019

- Change to fee disclosure on closed-end loan statements
 - Regulation Z modification
- Online banking password controls now can be configured by your credit union
 - Your staff now have control over access rights
 - Coming soon a new reset methodology
- View only of the teller audit logs
 - No longer have the capability to view and do

14

Under Utilized or Just Unknown Tools You Should All Have Access To

- Tool 559 – OFAC scan history
- Tool 327 – View employee security
- Tool 159 – Critical field monitoring
- Tool 247 – Due diligence codes
- Tool 402 – Insider audit/high risk accounts
- Tool 565 – Online Banking Stats
- Tool 546 – Overpaid credit cards
- Tool 749 – Report automation

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Under Utilized or Just Unknown Tools You Should All Have Access To

- Tool 565 – Online banking stats
- Tool 546 – Overpaid credit cards
- Tool 749 – Report automation
- Tool 664 – Print member trackers – OFAC overrides
- Tool 260 – Configure memo types

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Questions?

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