

ABNORMAL ACTIVITY MONITORING USING THE TOOLS YOU OWN

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AuditLink

TOOL #101 ABNORMAL ACTIVITY MONITORING CONFIG

CU*BASE - All My Tools

What would you like to do today? Tool # Shortcut

Search for

Exact match Search long description

All My Tools

Filters OFF

Session 2 CU*BASE GOLD - Configure Abnormal Activity Monitoring Settings

Configure Member Groups (compare members to norms for the group)

Transaction Patterns (compare members to norms for that member)

Go! Go! Go! Go! Go! Go! Go! Go!

TR (7179)

CONFIGURE THE PATTERN

Tool #101 Abnormal Activity Monitoring Config

Session 3 CU*BASE GOLD -

File Edit Tools Help

Configure Abnormal Activity Monitoring Settings

CHANGE

Set Up Transaction Patterns to Monitor

Pattern name **V7 ACH DLY** Last maintained **09/28/2021** by **/0 MARVIN JOHNSON (MGR)** **AUDIT**

Description **Uncover high velocity ACH activity**

Velocity Triggers

For individual memberships

Watch for or more transactions during a period of day(s)

Watch for a total daily transaction amount of or more (whole dollars) during a period of day(s)

For organizational memberships

Watch for or more transactions during a period of day(s)

Watch for a total daily transaction amount of or more (whole dollars) during a period of day(s)

i If both counts and \$ amounts are configured, the period must be the same for both.
In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.

Save/Update

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DETERMINE A BASELINE

Use Tool #775 Sample Transactions by Delivery Channel

The screenshot shows a web application window titled "Session 2 - BEDROCK COMMUNITY CREDIT UNIO". The main heading is "Member Analysis - Transaction Activity" with a date filter set to "Aug 2021". Below the heading, there are controls for "Month/year" (Aug 2021), "Filter" (All, Individual, Organization), and "Branch ID" (00 All Branches). A list of "Analysis Method" items is displayed, each with a "Go!" button. The "ACH Processing" item is circled in red. At the bottom of the list, there are up and down arrow icons. The footer contains navigation icons and the text "TR (4538) 9/29/21".

Analysis Method
Go! Teller Processing
Go! Loan Department Processing
Go! Share Draft Processing
Go! ATM/Debit (PIN) Processing
Go! Online Banking/Audio Response
Go! Online Credit Card Processing
Go! Teller Automation Equipment
Go! Debit (Signature) Processing
Go! ACH Processing
Go! Phone Operator Processing
Go! Bill Payment Processing-Batch
Go! Certificate Processing
Go! Direct Mail Posting
Go! Member Adjustment Processing
Go! Member Transfers
Go! Payroll Processing
Go! Wire Transfer Processing
Go! Stop Payment Fee Processing

DETERMINE A BASELINE

Use Tool #775 Sample Transactions by Delivery Channel

Session 1

File Edit Tools Help

Member Analysis - Transaction Activity

ACH Processing

Month/year Aug 2021 # Records 10,915 Filter Individual

Branch ID 00 All Branches

Account #	Orig	Name	# of Transactions
			177
			124
			119
			101
			101
			97
			91
			90
			89
			83
			80
			75
			75
			75
			73
			72
			72
			69

Select ↑ ↓

Export

Member Connect

Summary Compare

Common Bonds

i Highlighted name is an employee.

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DETERMINE A BASELINE

Use the Transaction Activity Dashboard

Session 2 - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Individual Account

SSN/TIN 007-89-4561
 Birthdate Jan 01, 1951

Name **JASON G VORHEES**

Account # 49705 Name ID 00 Corp ID 01

BRONZE member with 455 points!
 (click for more info)

Contact Information Member Data Participation/Products Status Flags

Address 123 CAMP CRYSTAL LAKE DR SPRINGFIELD, IL 62704
 Phone #1 217-836-5177 MOBILE
 Email slasher@yahoo.com

My Other Accounts
 Secondary Names
 Transaction Activity
 Online Banking

Follow-Ups
 Cross Sales
 Print Envelope
 Household Stats

Driver's license: *****9937

No ID on File
 Comments
 New Account
 Closed Accounts
 Name/Address
 Sales Tools
 OTB/Cards
 Tax File Inquiry
 ARU/HB Transfers
 Statements
 Show Nicknames
 Show Card #
 Procedures

Type	Description	Loan Payoff/ Current Balance	Loan Payment Net Available	Next Pmt/ Last Trans/ CD Maturity	IRA	P/R	ATM Go!	AFT Go!	FRZ	TRK Go!	ACH Go!	ODP	BOX Go!	J/O
000	REGULAR SHARES	27,193.35	19,239.36	9/01/2021	.	.	.	.	0	Y	.	Y	.	Y
001	SPECIAL SHARES	0.00	0.00	0/00/0000	.	.	.	.	0	.	.	.	.	Y
010	CHECKING	25,309.19	20,384.19	9/01/2021	.	.	.	.	0	.	.	Y	.	Y
300	CERTIFICATE	2,055.36	0.00	3/25/2022	.	.	.	.	0	.	.	.	.	.

Select Account type desired 000

Scan e-Document
 View e-Document

Imaging Solutions Log!

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TR (362) 9/29/21

DETERMINE A BASELINE

Use the Transaction Activity Dashboard

Origin	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	0	10,214	3	0	0	0	1,500	0	2	20	0	1
SHARE DRAFT FR	0	0	0	18	0	2	0	0	0	4	0	1
LOAN DEPARTMEN	0	0	0	23,434	0	1	0	0	0	42,821	17,599	6
ACH NETWORK PR	12,851	13,487	124	15,770	9,374	177	16,980	34,816	182	13,915	16,307	175
ATM NETWORK PR	2,824	2,265	50	2,988	5,622	88	1,712	1,017	45	1,558	1,795	55
PHONE OPERATOR	3,000	3,000	2	0	900	2	520	0	1	0	0	0

↑ ↓

Origin (Cost)	Current Totals			1 Month Prior Totals			2 Month Prior Totals			3 Month Prior Totals		
	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost	# Trans	Cost/Trx	Total Cost
TELLER PROCESS	3	1.25	3.75	0	1.25	0.00	2	1.25	2.50	1	1.25	1.25
SHARE DRAFT FR	0	0.25	0.00	2	0.25	0.50	0	0.25	0.00	1	0.25	0.25
LOAN DEPARTMEN	0	1.00	0.00	1	1.00	1.00	0	1.00	0.00	6	1.00	6.00
ACH NETWORK PR	124	0.25	31.00	177	0.25	44.25	182	0.25	45.50	175	0.25	43.75
ATM NETWORK PR	50	0.25	12.50	88	0.25	22.00	45	0.25	11.25	55	0.25	13.75
PHONE OPERATOR	2	0.25	0.50	2	0.25	0.50	1	0.25	0.25	0	0.25	0.00
Totals			63.80			84.30			80.40			82.10

↑ ↓

Daily Averages

Compare All Members

Monthly Totals

DETERMINE A BASELINE

Use the Transaction Activity Dashboard

Origin	Current Totals			3 Months Average Totals			All Mbrs Average Totals			Debits	Credits	# Tran
	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran			
TELLER PROCESS	0	10,214	3	507	0	1	1,001	1,468	2			
SHARE DRAFT FR	0	0	0	7	0	1	1,345	361	3			
LOAN DEPARTMEN	0	0	0	22,085	5,866	2	6,324	3,937	1			
ACH NETWORK PR	12,851	13,487	124	15,555	20,166	178	1,249	2,294	7			
ATM NETWORK PR	2,824	2,265	50	2,086	2,811	63	649	219	16			
PHONE OPERATOR	3,000	3,000	2	173	300	1	1,152	0	1			
DEBIT CARD PRO	2,639	0	57	6,959	7	65	990	68	26			
CREDIT CARD PR	337	0	10	137	0	5	430	53	8			
AUDIO RESPONSE	2,751	2,689	25	6,936	6,866	31	1,701	1,707	8			
AUTOMATIC SYST	0	0	1	0	18	3	28	13	1			

↑ ↓

Daily Averages	Compare to All Members	Monthly Totals			
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CONFIGURE THE PATTERN

Tool #101 Abnormal Activity Monitoring Config

Session 3 CU*BASE GOLD - File Edit Tools Help

Configure Abnormal Activity Monitoring Settings CHANGE

Set Up Transaction Patterns to Monitor

Pattern name **V7 ACH DLY** Last maintained **09/28/2021** by **/0 MARVIN JOHNSON (MGR)** **AUDIT**
Description **Uncover high velocity ACH activity**

Velocity Triggers

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In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.

Save/Update

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Tool #101 Abnormal Activity Monitoring Config

Session 3 CU*BASE GOLD

File Edit Tools Help

Configure Abnormal Activity Monitoring Settings

CHANGE

Set Up Transaction Patterns to Monitor

Pattern	Type	Description	Last Maint	By
V1 SB DLY	Velocity	Uncover excessive shared branch activity	09/28/2021	/0-MARVIN J
V10 Wires	Velocity	Uncover high velocity wire activity	09/29/2021	/0-MARVIN J
V2 RDC 2DY	Velocity	Uncover excessive RDC activity	09/28/2021	/0-MARVIN J
V3 ATM DLY	Velocity	Uncover high velocity ATM or POS activity	09/28/2021	/0-MARVIN J
V4 P2P DLY	Velocity	Uncover high velocity P2P transfers	09/28/2021	/0-MARVIN J
V5 DBT DLY	Velocity	Uncover high velocity debit card activity	09/28/2021	/0-MARVIN J
V6 CC DLY	Velocity	Uncover high velocity credit card activity	09/28/2021	/0-MARVIN J
V7 ACH DLY	Velocity	Uncover high velocity ACH activity	09/28/2021	/0-MARVIN J
V8 DRAFT D	Velocity	Uncover high velocity draft clearings	09/29/2021	/0-MARVIN J
V9 HB DLY	Velocity	Uncover high velocity home banking activity	09/29/2021	/0-MARVIN J

■ Edit ■ Copy ■ Delete ■ View ■ Run a test

Add Pattern

Data Source

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RUN A TEST

- **Get real-time feedback on changes you made to the configuration**
- **Allows you to try different thresholds until you are comfortable with the resulting population**

Tool #101 Abnormal Activity Monitoring Config

ASSESS THE TEST RESULTS

Session 0 CU*BASE GOLD -

File Edit Tools Help

Monitor Abnormal Activity

TEST RUN ONLY

Date to monitor: Sep 27, 2021 [MMDDYYYY] Show only members with due diligence flag

Account base to monitor: Show results only for pattern(s)

Flag if member age is below or above these memo types

DD	Account	Member Name	Age	*	Pattern	Trigger
0			69		V7 ACH DLY	4 trans totaling \$1,633 over a period of 1 days
0			72		V7 ACH DLY	9 trans totaling \$1,352 over a period of 1 days
0			45		V7 ACH DLY	6 trans totaling \$1,091 over a period of 1 days
0			81		V7 ACH DLY	6 trans totaling \$4,527 over a period of 1 days
0			58		V7 ACH DLY	5 trans totaling \$1,457 over a period of 1 days
0			47		V7 ACH DLY	8 trans totaling \$1,155 over a period of 1 days
0			44		V7 ACH DLY	5 trans totaling \$1,331 over a period of 1 days
0			45		V7 ACH DLY	4 trans totaling \$3,009 over a period of 1 days
0			23		V7 ACH DLY	5 trans totaling \$1,347 over a period of 1 days
0			55		V7 ACH DLY	4 trans totaling \$1,306 over a period of 1 days
0			51		V7 ACH DLY	40 trans totaling \$7,873 over a period of 1 days
0			60		V7 ACH DLY	7 trans totaling \$1,052 over a period of 1 days
0			80		V7 ACH DLY	5 trans totaling \$1,384 over a period of 1 days
0			52		V7 ACH DLY	4 trans totaling \$1,757 over a period of 1 days
0			39		V7 ACH DLY	8 trans totaling \$4,344 over a period of 1 days
0			38		V7 ACH DLY	8 trans totaling \$6,954 over a period of 1 days

Inquiry Tracker Review Current Month Activity

Total # of accounts: 39

Total # of employee accounts (highlighted): 1

Refresh Print Report Data Source

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- Does it appear that the threshold(s) are set too low?
- Pulling in too many accounts?
- If yes, go back to the drawing board and adjust the configuration

DOCUMENT THE CONFIGURATION

Use the Config Tracking Sheet

A	B	C	D	E	F	G	H	I	J
ABC Credit Union									
									Initial Configuration
	Changed by (Emp ID)	Pattern	Origin Code(s)	Description	Individual				9/30/2021
27	MJ	V7 ACH DLY	11	Uncover high velocity ACH activity	Individual Watch for Watch for a total daily transaction amount of	8 \$ 5,000.00	or more transactions during a period of or more (whole dollars) during a period of	1 days 1 days	2 on 9/27, 2 on 9/20, 2 on 9/17
					Organizational Watch for Watch for a total daily transaction amount of	8 \$ 5,000.00	or more transactions during a period of or more (whole dollars) during a period of	1 days 1 days	1 on 9/20
28		V8 DRAFT D	2	Uncover high velocity draft clearings	Individual Watch for Watch for a total daily transaction amount of	4 \$ 5,000.00	or more transactions during a period of or more (whole dollars) during a period of	1 days 1 days	
					Organizational Watch for Watch for a total daily transaction amount of	12 \$ 25,000.00	or more transactions during a period of or more (whole dollars) during a period of	1 days 1 days	
29		V9 HB DLY	96	Uncover high velocity home banking activity	Individual Watch for Watch for a total daily transaction amount of	7 \$ 20,000.00	or more transactions during a period of or more (whole dollars) during a period of	1 days 1 days	
					Organizational Watch for Watch for a total daily transaction amount of	5 \$ 25,000.00	or more transactions during a period of or more (whole dollars) during a period of	1 days 1 days	
30		V10 Wires	9	Uncover high velocity wire activity	Individual Watch for Watch for a total daily transaction amount of	4 \$ 15,000.00	or more transactions during a period of or more (whole dollars) during a period of	30 days 30 days	
					Organizational Watch for Watch for a total daily transaction amount of	5 \$ 25,000.00	or more transactions during a period of or more (whole dollars) during a period of	30 days 30 days	

HOW TO NAVIGATE

Tool #537 Monitor Abnormal Transaction Activity

The screenshot shows the CU*BASE interface. At the top, there is a blue header with the text "CU*BASE - All My Tools" and several icons: a magnifying glass, a telephone, a dollar sign, a percentage sign, a wrench, a star, and a home icon. Below the header, there is a search bar with the text "What would you like to do today?". To the right of the search bar, there are fields for "Tool #" containing the number "537" and "Shortcut" which is empty. Further right is a button labeled "All My Tools". Below these elements is a window titled "Session 1 CU*BASE GOLD - Monitor Abnormal Activity". Inside this window, there is a section labeled "Work with" with two radio button options. The first option is "Member groups (compare members to norms for the group)" and the second option is "Transaction patterns (compare members to norms for that member)". The second option is selected and circled in red. At the bottom of the window, there is a blue bar with several icons: a left arrow, a right arrow, an up arrow, a pause icon, a printer icon, a link icon, an information icon, a question mark icon, and an at-sign icon. In the bottom right corner of the window, the text "TR (7169)" is visible.

REVIEW THE ACCOUNTS

Tool #537 Monitor Abnormal Transaction Activity

Session 0 CU*BASE GOLD - File Edit Tools Help

Monitor Abnormal Activity Transaction Patterns

Date to monitor: [MMDDYYYY] Show only members with due diligence flag

Account base to monitor: Show results only for pattern(s)

Flag if member age is below or above Show most recent notes for these memo types

DD	Account	Member Name	Age *	Pattern	Trigger
0			53	03 ATM #	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			51	V7 ACH DLY	40 trans totaling \$7,873 over a period of 1 days
0			44	06 RDC #	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			38	V7 ACH DLY	8 trans totaling \$6,954 over a period of 1 days
0			50	07 Heloc#	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			39	I5 Debit #	2 trans totaling \$1,023 after 30 days of no activity
0			46	V10 Wires	6 trans over period of 30 days
0			46	V9 HB DLY	11 trans totaling \$89,122 over a period of 1 days
0			46	O10 HB \$	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			45	06 RDC #	999% incr in trans # and \$ over 1 days compared to 90-day avg
0			30	I3 ATMPOS#	2 trans totaling \$1,040 after 30 days of no activity
0			37	O2 ACH \$	999% incr in trans # and \$ over 1 days compared to 60-day avg
0			29	V1 SB DLY	7 trans totaling \$1,457 over a period of 1 days
0			29	I1 SB #	7 trans totaling \$1,457 after 60 days of no activity
0			42	V8 DRAFT D	6 trans totaling \$13,505 over a period of 1 days
0			42	09 Dfts #	999% incr in trans # and \$ over 1 days compared to 90-day avg

↑ ↓

Total # of accounts: 22

Total # of employee accounts (highlighted): 0

REVIEW THE ACCOUNTS

Tool #537 Monitor Abnormal Transaction Activity

Transaction Inquiry
CHECKING

Account # Current balance 1,264.51

Name Available 1,209.10

Search by: Date [MMDDYYYY] Check# Transaction amount Desc ID

Debits Only
Credits Only
All
Toggle Description
Checks Only
Teller/Cash Activity

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Description	Transfer Acct	ID	Print Receipt
9/27/21	9/27/21	22:17:27	101.00-		3,282.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	128.00-		3,154.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	150.00-		3,004.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	201.00-		2,803.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	189.00-		2,614.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	124.00-		2,490.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	250.00-		2,240.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	108.00-		2,132.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	126.00-		2,006.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	133.00-		1,873.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	125.00-		1,748.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	82.00-		1,666.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	81.00-		1,585.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	166.00-		1,419.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	100.00-		1,319.97	ACH/PAYPAL		99	
9/27/21	9/27/21	22:17:27	60.00-		1,259.97	ACH/PAYPAL		99	

■ Additional Transaction Information
 ■ Retrieve e-Receipt
 ↑ ↓

i Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq

New Account

New Type

Dividend/Interest Calc

NSF

Uncollected Funds

Secured Funds

OTB/Cards

Payroll

Tracker Review

O/D Protection

A2A Tran History

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REVIEW THE ACCOUNTS

Tool #537 Monitor Abnormal Transaction Activity

Session 0

File Edit Tools Help

Transaction Inquiry CHECKING

Account # Current balance 2,733.10
 Name Available 2,719.66

Search by: Date [MMDDYYYY] Check# Transaction amount Desc ID

Business Date	Activity Date	Activity Time	Amount	Check#	Balance	Description	Transfer Acct	ID	Print Receipt
9/24/21	9/24/21	22:46:39	130.00-		2,817.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	188.00-		2,629.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	112.00-		2,517.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	156.00-		2,361.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	105.00-		2,256.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	59.00-		2,197.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	160.00-		2,037.32	ACH/PAYPAL		99	
9/24/21	9/24/21	22:46:39	148.00-		1,889.32	ACH/PAYPAL		99	
9/25/21	9/25/21	16:55:05	244.66-		1,644.66	POS/WDR#126816836733		99	
9/25/21	9/25/21	20:02:41	15.99-		1,628.67	DBT/WDR*000192474949		99	
9/25/21	9/25/21	20:03:05	4.45-		1,624.22	DBT/WDR#002123200268		99	
9/26/21	9/26/21	07:22:19	71.31-		1,552.91	POS/WDR 78HTSZYBZV8Q		99	
9/26/21	9/26/21	19:50:46	19.27-		1,533.64	POS/WDR 126938155483		99	
9/27/21	9/27/21	04:14:29	1,500.00		3,033.64	ACH/PAYPAL		99	
9/27/21	9/27/21	04:14:29	400.00		3,433.64	ACH/PAYPAL		99	
9/27/21	9/27/21	04:14:29	760.00		4,193.64	ACH/PAYPAL		99	

Additional Transaction Information
 Retrieve e-Receipt
 ↑ ↓

i Highlighted rows indicate transactions that have been suppressed from the statement.

Credit Card Inq	New Account	New Type	Dividend/Interest Calc	NSF	Uncollected Funds
Secured Funds	OTB/Cards	Payroll	Tracker Review	O/D Protection	A2A Tran History

DOCUMENT THE ACCOUNT REVIEW

Use the Account Review Sheet

A	B	C	D	E	F	G	H	I	J
ABC Credit Union									
#	Activity Date	Review Date	Pattern	Account	Trigger	Configuration	Review Notes	Worthy of Review	False Positive
1	9/27/2021	9/28/2021	V7 ACH DLY	123456	40 trans totaling \$7,873 over 1 day		Predominantly comprised of incoming and outgoing PayPal transfers. Account is funded by payroll direct deposits, but also by large incoming PayPal transfers. Also noted other P2P apps such as Venmo and Cash app. MJ	X	
2	9/27/2021	9/28/2021	V7 ACH DLY	654321	8 trans totaling \$6,954 over 1 day		8 transactions across 000 and 001. One \$4.7K payment to Discover Card to overdraw 001 account. Nothing suspicious noted, but larger than usual and account is still overdrawn. Primarily funded by payroll direct deposit and transfers from 014 money market account. MJ	X	
3	9/28/2021	9/29/2021	I8 Draft #	987654	2 trans totaling \$24,540 after 90 days inactivity		Funded by \$25K transfer from 010, Nothing suspicious noted. MJ		X
4	9/29/2021	9/30/2021	01 Debit \$	456789	380% incr in trans # and \$ over 1 day vs 90-day avg		Dentist charges. Nothing suspicious noted. MJ		X
5									
6									
7									
8									
9									
10									
Worthy of Review								2	50%
False Positive								2	0%
Total								4	

DETERMINE THE FALSE POSITIVE RATE

Use the Hit Tracking Sheet

ABC Credit Union				Activity Date	Activity Date	Activity Date	9/27 - 9/29				
Pattern	Type	Description	9/27/2021	9/28/2021	9/29/2021	Total	WOR	FP	FP Ratio	Raise / Lower / Remain	
8	I8 Draft#	Idle	Idle activity for share drafts	3	1	2	6		6	100%	Raise
9	I9 HB#	Idle	Idle activity for home banking transfers				0			0%	
10	I10 Wire#	Idle	Idle activity for wire transfers				0			0%	
11	01 Debit\$	Out-of Ord	Out of the ordinary debit card activity	6	3	1	10	2	8	80%	Raise
12	02 ACH\$	Out-of Ord	Out of the ordinary ACH activity				0			0%	
13	03 ATM#	Out-of Ord	Out of the ordinary ATM activity				0			0%	
14	04 ATMPOS\$	Out-of Ord	Out of the ordinary ATMPOS activity				0			0%	
15	05 CC#	Out-of Ord	Out of the ordinary credit card activity				0			0%	
16	06 RDC#	Out-of Ord	Out of the ordinary RDC activity				0			0%	
17	07 HELOC#	Out-of Ord	Out of the ordinary HELOC activity				0			0%	
18	08 TLR#	Out-of Ord	Out of the ordinary teller line activity				0			0%	
19	09 Dfts#	Out-of Ord	Out of the ordinary draft clearings				0			0%	
20	010 HB\$	Out-of Ord	Out of the ordinary home banking transfers				0			0%	
21	V1 SB DLY	Velocity	Excessive shared branch activity				0			0%	
22	V2 RDC 2DY	Velocity	Excessive RDC activity				0			0%	
23	V3 ATM DLY	Velocity	Excessive ATM or POS activity				0			0%	
24	V4 P2P DLY	Velocity	Excessive P2P activity				0			0%	
25	V5 DBT DLY	Velocity	Excessive DBT activity				0			0%	
26	V6 CC DLY	Velocity	Excessive CC activity				0			0%	
27	V7 ACH DLY	Velocity	Excessive ACH activity	2			2	2		0%	Remain
28	V8 DRAFT D	Velocity	Excessive draft clearings				0			0%	
29	V9 HB DLY	Velocity	Excessive home banking activity				0			0%	
30	V10 WIRES	Velocity	Excessive wire transfer activity				0			0%	

DOCUMENT THE CONFIGURATION

Use the Config Tracking Sheet

ABC Credit Union									
Changed by (Emp ID)	Pattern	Origin Code(s)	Description	Initial Configuration			Changed by (Emp ID)	Date of Change	
				9/30/2021					
27	MJ	V7 ACH DLY	11	Uncover high velocity ACH activity	2 on 9/27, 2 on 9/20, 2 on 9/17				
					8	or more transactions during a period of	1 days		
					\$ 2,500.00	or more (whole dollars) during a period of	1 days		
					1 on 9/20				
					8	or more transactions during a period of	1 days		
					\$ 2,500.00	or more (whole dollars) during a period of	1 days		
28		V8 DRAFT D	2	Uncover high velocity draft clearings					
					5	or more transactions during a period of	1 days		
					\$ 3,000.00	or more (whole dollars) during a period of	1 days		
					10	or more transactions during a period of	1 days		
					\$ 10,000.00	or more (whole dollars) during a period of	1 days		
29		V9 HB DLY	96	Uncover high velocity home banking activity					
					15	or more transactions during a period of	3 days		
					\$ 15,000.00	or more (whole dollars) during a period of	3 days		
					5	or more transactions during a period of	3 days		
					\$10,000	or more (whole dollars) during a period of	3 days		
30		V10 Wires	9	Uncover high velocity wire activity					
					3	or more transactions during a period of	30 days		
						or more (whole dollars) during a period of	30 days		
					3	or more transactions during a period of	30 days		
						or more (whole dollars) during a period of	30 days		

NEXT SESSION

- **Best practices after the configuration is dialed in**
 - **How to incorporate the use of due diligence codes**
 - **Reporting capabilities**
 - **Using trackers to document your review**

COMING SOON

- **Configuration service offering targeted for mid-October 2021**
 - Time studies have been underway to determine pricing
- **Full account review service offering targeted for early 2022**

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