

LEARNING CAFE BLOCK LIST FUNCTIONALITY

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AuditLink

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for a Learning
Café Session!



CUANSWERS

BLOCK LISTS

Tool #892/#1892 Update Fraud Alert/Blocked Persons Lists

- 10 Block Lists (released 20.11)
- Primarily designed to mitigate fraud for fringe memberships but also incorporated existing “no future membership” list
- Designed to STOP – CHECK – NO – GO
- Two types:
 - Denial of Service (DOS)
 - Denial of Transaction (DOT) based on specific attributes

TOOL 1892 VIEW BLOCK LISTS

Session 0 CU*BASE GOLD - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Maintain Fraud Block Lists VIEW

| List Name | List Type | What to Block | Table Name |
|----------------|-----------------|--|------------|
| Bill Pay | Service Denial | Bill Pay Enrollment (Any Vendor) | BLOCKBP |
| Country | Trans Attribute | Transaction From/To Specific Country Code Name | BLOCKCTRY |
| Lending | Service Denial | Loan Applications | BLOCKLNAPP |
| New Membership | Service Denial | Creation of New Membership Accounts | BLOCKMST |
| Online Mobile | Service Denial | Activation of Online/Mobile Banking | BLOCKOLB |
| Pay To Name | Trans Attribute | Transaction From/To Specific Pay To Name | BLOCKPAYTO |
| Plastic Orders | Service Denial | Plastic Orders (ATM, Debit, Credit, OTB) | BLOCKCRD |
| P2P | Service Denial | P2P Enrollment (Any Vendor) | BLOCKP2P |
| Wires-Incoming | Service Denial | Incoming Wire Transfers | BLOCKWIREI |
| Wires-Outgoing | Service Denial | Outgoing Wire Transfers | BLOCKWIRED |
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View
 View Fraud block
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Search Mbr/All Lists

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DENIAL OF SERVICE (DOS) BLOCKS

- Opening a new membership, adding non-member record, or opening a pre membership loan
- Enrolling in bill pay
- P2P
- Online/mobile banking
- Plastics ordering
- Incoming wires
- Outgoing wires

PRACTICAL APPLICATIONS

MEMBERSHIP DENIAL

- What's changed? Nothing just a different location
- Generally used when a member has caused the credit union a loss or had extreme high-risk activity that warrants the closing of the account
- Scans are completed when:
 - Creating a new membership via Tool #3 Open/Maintain Membership/Accounts
 - Creating a non-member record via Tool #997 Work with Non-Member Database
 - Creating a pre-membership loan via Tool #53 Process Member Applications (or Tool #2 Work/View Loan Application Status)
 - Opening an online membership via Tool #13 Work Online Banking Apps/Requests
 - Adding a member or non-member as a secondary name to an account

PRACTICAL APPLICATIONS

DOS - P2P & BILL PAY

- Generally used when member credentials have been compromised, either through social engineering or malicious attack on a PC or other personal device and caused the credit union a loss
- Prevents them from re-enrolling after you have taken away access, or from granting access if opening a new membership
- Scans are completed when:
 - Trying to enroll member in Tool #14 Member Personal Banker
 - During account opening process if in workflow configuration
 - Member tries to enroll in online or mobile banking
- Hard stop – credit union must remove from list in order to allow enrollment

PRACTICAL APPLICATIONS

DOS - HOME BANKING

- Generally, would be used when a member's account is taken over and credit union is fearful that non-public information will be exposed
- This is completed after you remove access from the Update Online Banking Access screen (PIN)
- Scans are completed when:
 - Employee attempts to enroll member in online banking via Tool #14 Member Personal Banker or directly using the PIN shortcut
 - Employee tries to reset password
- Remember to also disable See and Jump so others cannot get to the account

PRACTICAL APPLICATIONS

DOS – CARD ORDERING

- Used when members constantly lose cards, give up credentials, have been a victim of exploitation and/or caused the credit union a loss
- Scans are completed when:
 - Adding or recording a card via Tool # 11 ATM/Debit Maintenance
 - Adding a new card, adding a new emboss order, or reordering same pattern via Tool #12 Update/Order Online Credit Cards
 - Adding a plastics record via Phone Operator > OTB/Cards feature
 - Card expiration processing (Tool #147) makes card expiration non-input capable

PRACTICAL APPLICATIONS

DOS – MEMBER LOAN APPS

- Used when member has ongoing collection issues but does not cause the credit union a loss, or is deemed internally to be high risk due to deposit and other transactional activity
 - **Be careful with ECOA**
- Scans are completed when:
 - Processing member and pre-membership applications through Tool #53 or Tool #2 Work/View Loan Application Status
 - If the loan is already in the queue, staff will not be able to create loan
 - Does not prevent a member from applying online or loan going through indirect channels

PRACTICAL APPLICATIONS

WIRES IN OR OUT

- This one is geared more towards fraud management and money laundering, and members who have displayed activity deemed potentially illegal
- Scans are completed when:
 - Posting an incoming or outgoing wire through Tool #73
 - Phone operator wire nav

DENIAL OF TRANSACTION (DOT) BLOCKS

- Generally these blocks will prevent a member from sending money to someone you have already deemed belonging to an organization or individual that has defrauded other members through exploitation, account takeover, or social engineering
- Pay to name:
 - Accounts Payable quick checks (Tool #1961)
 - Miscellaneous Checks (Tool #667)
 - Checks via Teller Line Posting (Tool #1) Process code C or M
 - Phone Operator
 - Loan Disbursements (Tool #50)
 - Outgoing Wire Transfers (Tool #73)
- Country – Financial Actions Task Force (FATF) list of countries
 - Wire Transfers (Tool #73)

WHAT SHOULD YOU DO NOW

- Distribute the following to those who will be using the system
 - <https://www.cuanswers.com/wp-content/uploads/FraudBlockListsSupplementalGuide.pdf>
 - https://help.cubase.org/cubase/cubase.htm#Overview_Fraud_Block_Lists.htm
- Review whatever documentation you have been using to keep track of fringe members, including:
 - Comments in member inquiry and collections
 - Due diligence codes
 - Spreadsheets
- Next on the list ATM Deposits and Withdrawals and RDC

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