Abnormal Activity Monitoring

A CU*BASE[®] Due Diligence Tool for Monitoring High Risk Activity among Your Membership

INTRODUCTION

In response to growing trends of both elder abuse and online banking fraud, the FFIEC and CFPB are now urging credit unions to keep a closer eye on abnormal and high risk activity among members.

The Abnormal Activity Monitoring tool is one answer to this recommendation. This new tool helps your staff do their due diligence when it comes to fraud and monitoring special situations by automatically sifting through member transactions to find those that are abnormal or high risk according to the parameters set by your credit union. Read more to find out how to start using this powerful new tool.

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Revision date: May 13, 2016

For an updated copy of this booklet, check out the Reference Materials page of our website: http://www.cuanswers.com/client_reference.php CU*BASE[®] is a registered trademark of CU*Answers, Inc.

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LET CU*ANSWERS MANAGEMENT SERVICES "JUST TURN IT ON" FOR YOU



Use "Just Turn it On" and have CU*Answers Management Services drive the implementation of this feature from start to finish. We'll even do the work to get your Board, your management team, and your staff on board and ready to take over once the switch has been flipped. Learn more in the <u>"Just turn it on" brochure</u>. Access this brochure directly at <u>http://cuanswers.com/pdf/cms/Just_Turn_it_On.pdf</u>.

CONFIGURING ABNORMAL ACTIVITY SETTINGS

BEFORE YOU BEGIN

Before you can begin your due diligence and monitoring abnormal activity for a specific group of members (member group), you'll first need to:

- Decide which types of members (Member Designations) you'd like to watch more closely (business owners vs. individuals, etc.)
- Decide which types of transactions (Origins) you'd like to monitor for your member group (ATM, credit, etc.); it's recommended to set up the same Origin groups for each member group that you create. The Origin Codes that follow are ones that you'd most likely want to monitor for abnormal activity:

Origin Code	Description	Notes			
01	Teller Processing	Activity posted in your lobby by tellers			
02	Share Draft from Bank Process	This includes all checks posted to member accounts via daily share draft processing, including member checks processed via It's Me 247 Bill Pay (Fiserv) and via It's Me 247 Bill Pay (Payveris)			
03	Loan Department Processing	Monitored primarily to watch for signs of "layering" – a member making higher-than- normal payments on a LOC for the purpose o later wire transferring large sums out of the account			
09	Wire transfers	Includes wire transfers.			
11	ACH Network Processing	ACH activity, including debits for online bill payments that are processed via It's Me 247 Bill Pay (Fiserv)			
13	ATM Network Processing	These Origin codes are generally monitored			
16	Debit Card Processing	transactions are so similar.			
20	Bill Pay Processing	Includes bill payment activity for It's Me 247 Bill Pay (iPay) ONLY			
22	Credit Card Processing	Activity for CU*BASE online credit cards only			
96	Audio Response Processing	Includes both CU*Talk Audio Response and It's Me 247 Online Banking transaction activity			

• Define the ranges (number of transactions and dollar amount) of a month's worth of transaction activity that you would consider normal, abnormal, and high risk for the group (see Page 12).

When considering transaction numbers for a normal range, keep in mind that the Combined Transaction Amount fields count all debits and credits together. For example, a credit of \$100 and a debit of \$100 will equal two transactions and \$200 of money moved.

Also keep in mind that different membership types will have different amounts. For example, organizational accounts might typically deposit significantly more checks than individual members do, the norms for organizations must be set up differently.

• Regularly use the Abnormal Activity Monitoring inquiry tool to monitor each member group you've configured. See Page 15.

SETTING UP MEMBER GROUPS

To set up member groups, follow the directions below.

- 1. Access *Abnormal Activity Monitoring Cfg.* on the General System Configuration menu (MNCNFC).
- 2. Select Add Mbr Grouping (F6).

Member Group	Description	Membership Designations	
Edit Delete	■ Copy ■ View	↑ ↓	

3. In the *Description* field, enter the name you'd like to give this group.

For example, if you'd like to monitor memberships that have a fiduciary obligation such as members who are managing an account for someone who is elderly, disabled, or a minor, then you might enter a description of "Fiduciary."

ed for monitoring	g membership designat	ion(s) Select					
ettings are based	l on a date range of 1 n	nonth of activity	Transacti	on Count	Combined Trans	action Amount	
Origins	Origin Codes	Risk Level	From	То	From	То	
Edit	Delete	View				↑ ↓	

This number is automatically assigned by CU*BASE and represents the number of member groups set up for your credit union. Using the "Fiduciary" example, the "Fiduciary" group is the first group to be set up by this credit union. If a member group is deleted, CU*BASE will reuse the old number, and the next member group created will be assigned that old number.

- 4. Click the *Select* button next to the *Used for monitoring membership designation(s)* field.
- 5. Under the Description heading, click the membership types (Membership Designation Codes) you'd like to monitor. To select more than one code, simply hold the Control key and click your other selections.

The groups should be set up to include membership designations that have similar patterns of activity. For example, you wouldn't want to put in one member group organizational and individual accounts, because the transaction numbers for organizational accounts will typically be much higher than those for individual accounts.

In order to be as efficient as possible when monitoring members, it's best to avoid including the same Membership Designation Code in more than one group, because that would cause you to monitor the same member more than once. As an example, if you'd like to monitor fiduciary accounts, then you may want to select all those types of accounts for which account holders have a fiduciary responsibility. (Note: The Membership Designation Codes shown to the right are just examples. Your credit union will need to configure your codes.)

Search for o	description containing			
Code	Description	Code	Description	
CO	Corporation			
CR	Conservatorsnip			
GU	Guardianship			
MI	Individual			
MO	Organization			
NM	Non-Member Account			
OF	Corporation			
RP	Representative Payee			
3P TP	Trust			
115	Trust			
Select		■ <u>S</u> elect		1

- 6. Use Select.
- 7. Select *Add Origin Group* (F6) in order to select the Origin (transaction type) you'd like to monitor for your new group.

For more information on Origin groups, see Page 4.

ed for monitoring	03 Description g membership designat	FIDUCIARY ion(s) Select	4 selected				
offings are based	l on a date range of 1 m	onth of activity					
ettings are based	a on a date range of Th		Transacti	on Count	Combined Trans	action Amount	
Origins	Origin Codes	Risk Level	From	То	From	То	
Edit	■ Delete	■ View				↑ ↓	

8. Use the Select button next to the Transaction Origin codes field.

Session 0 CU*BASE	GOLD Edition - A	Activity Monitoring	g Settings by Origin	Group	e			
Member group Origin group descr	03 FIDUCIARY ription Transaction origin code Select							
	Transacti	on Counts	Combined Trans	saction Amount				
Level	From	То	From	То				
NORMAL	0		0	0				
ABNORMAL	0		0	0				
HIGH RISK	0	9,999,999	0	999,999,999				
< → ↑ "	= 8 i	?@		TR	(4561)			

9. Select the Origin (transaction type) you'd like to monitor.

It's recommended that you set up the same Origin groups for each member group that you create. See Page 4 for a list of recommended Origin groups to monitor.

Session 0 CU Jump to des Search for d	*BASE GOLD - Origin Code Selection cription starting with escription containing				E
Code	Description	q	ode	Description	
01	TELLER PROCESSING	20		CU*EASYPAY! PROCESSING	
14	STOP PAY FEE PROCESSING	22		CREDIT CARD PROCESSING	
00	SUGTEL SECURITY DEPUSIT PRUC.	95		CHECK CHHRGES PROCESSING	
15	PHONE OPERATOR TRANS	10		OUTOMOTTC TRONSFER DROCESS	
05	PAYROLL DEDUCTION PROCESSING	99		AUTOMATIC SYSTEM PROCESSING	
03	LOAN DEPARTMENT PROCESSING	97		AUTOMATIC CERTIFICATE PROCESS	
21	KIOSK PROCESSING	96		AUDIO RESPONSE PROCESSING	
07	JOURNAL ACCT TRANSFER PROCESS	13		ATM NETWORK PROCESSING	
09	INACTIVE ACCOUNT PROCESSING	11		ACH NETWORK PROCESSING	
08	ERRUR GURREGIIUN PROGESSING				
16	DEBLT CARD PROCESSING				
Select		<u>S</u> e	elect		↑ ↓
Select All	Unselect All				
$\leftarrow \rightarrow 1$	N II 🗏 🖋 i ? @				TR (4132)

- 10. Use Select.
- 11. In the *Origin group description* field, enter a description for your Origin group. This can be the same as the Origin Code itself, or whatever label helps you remember the category of transactions being monitored (like "Lobby" for your teller-line activity).

Session 0 CU*BASE GOLD Edition - Activity Monitoring Settings by Origin Group								
Member group 03 FIDUCIARY Origin group description Transaction origin codes Select 1 selected								
	Transacti	on Counts	saction Amount					
Level	From	То	From	То				
NORMAL	0		0	0				
ABNORMAL	0		0	0				
HIGH RISK	0	9,999,999	0	999,999,999				
< → ↑ "	= 8 i i	?@				TR (4561)		

Session 0 CU*BASE GOLD Edition - Activity Monitoring Settings by Origin Group								
Member group Origin group descri	03 FIDUCIAR	Y	Transaction origin	codes Select	1 selected			
	Transacti	Transaction Counts Combined Tra						
Level	From	То	From	То				
NORMAL	0		0	0				
ABNORMAL	0		0	0				
HIGH RISK	0	9,999,999	0	999,999,999				
<→↑"	🗏 d? i '	? @				TR (4561)		

12. In the *To* fields under the *Transaction Counts* heading, enter the highest number of transactions that your credit union considers to be normal, abnormal, and high-risk.



14. Use Enter to save your changes.

	Í	Session 0 CU*BASE File Edit Tools Hel	GOLD Edition - BEI	DROCK COMMUN	ITY CREDIT UN	NION			
On the next screen,		Configure /	Abnormal	Activity I	Monitor	ring Set	tings		ADD
Activity Monitoring Settings, you'll see the settings you just	_	Member group 03 Used for monitoring m	Description embership designat	FIDUCIARY ion(s) Select	4 selected				
oornigaroa.	1	Settings are based on	a date fallge of fill		Terrert	Count	Combined Too		
		Origins	Origin Codes	Risk Level		To	From	To	
To change an origin	L	TELLER	1 selected	NORMAL ABNORMAL HIGH RISK	11 21))))))))))))))	0 5,001 10,001	5,000 10,000 999,999,999	
record, select the Origin record from the list and									
then <i>Edit</i> and follow steps 12-14 again.	Ν								
		\backslash							
		Edit	Delete	■ View				↑ ↓	
To delete an Origin record, select the Origin									
record from the list and then <i>Delete</i> .		Save/Update Add Origin Group							
		← → ↑ □ ≞	e i ? 0	2					TR (4560) 5/17/13

15. Add the rest of your Origin groups by again selecting *Add Origin Group* (F6).

Settings are based	on a date range of 1 m	onth of activity					
			Transactio	on Count	Combined Transa	ction Amount	
Origins	Origin Codes	Risk Level	From	То	From	То	
ACH	0 selected	NORMAL ABNORMAL HIGH RISK	0 5 9	4 8 9,999,999	0 1,601 3,201	1,600 3,200 999,999,999	
ATM	0 selected	NORMAL ABNORMAL HIGH RISK	0 7 13	6 12 9,999,999	0 541 1,081	540 1,080 999,999,999	
AUDIO RESP	0 selected	NORMAL ABNORMAL HIGH RISK	0 11 16	10 15 9,999,999	0 1,001 1.501	1,000 1,500 999.999.999	
CREDIT CRD	0 selected	NORMAL ABNORMAL HIGH RISK	0 6 11	5 10 9,999,999	0 501 1.001	500 1,000 999,999,999	
DEBIT	0 selected	NORMAL ABNORMAL HIGH RISK	0 12 23	11 22 9,999,999	0 251 501	250 500 999,999,999	
Edit	Delete	■ View				↑ ↓	

16. If you're satisfied with your configuration settings, click Save/Update (F5).



DETERMINING ACCURATE TRANSACTION RANGES

For assistance in figuring out your transaction ranges for what your credit union considers "normal," "abnormal," and "high-risk," activity patterns, use the option below.

> When considering transaction numbers for a normal range, keep in mind that the Combined Transaction Amount fields count all debits and credits together. For example, a credit of \$100 and a debit of \$100 will equal two transactions and \$200 of money moved.

> Also keep in mind that different membership types will have different amounts. For example, organizational accounts might typically deposit significantly more checks than individual members do, the norms for organizations must be set up differently.

> Figuring out your ranges may require multiple adjustments after you begin using the monitoring tool since, as you learn more about how many "hits" you get, you may need to either narrow down the list some more or expand it to catch a broader range of activity.

SAMPLING/COMPARISON DASHBOARD

The most useful tool you'll find in helping you figure out transaction ranges is the Transaction Activity Summary Compare sampling dashboard.

 To access this dashboard, access Sample Trans by Delivery Channel on the "Know Your Member" Analysis Tools (MNMGMA) menu or Sample High-Risk Transactions on the Auditing Functions (MNAUDT) menu.

	,	
Nonth/year Apr 2016 Filter All Branches	Individual Organization	
Analysis Method		
Go! Teller Posting		
Gol Loan Dept		
Go! Share Drafts		
GOI ATM		
Go! Home Banking/A R U		
Gol Online Credit Cards		
Gol Debit Card		
Gol CU EasyPay:		
Col Direct Mail Post		
Col Error Correction Processing		
Sol Social Security Deposits		
col Kiosk		
Check Charges		
col Payroll		
	↓	
	• •	

2. Then click **Go!** next to an analysis method.

.

	Session 0 CU*BASE GOLD Edition - ABC TEST CREDIT UNION	
	File Edit Tools Help	
	Member Analysis - Transaction Activity	Teller Posting
	Month/year Mar 2016 # Records 17,805 Filter All Branch ID 00 All Branches	
You may want to look at the top ten and the bottom ten for clues as to what is normal and what is not. Click on the header row to sort by the column.	Account # Orig Name # of Transactions 01 S 157 151 01 F 143 142 01 F 143 142 01 F 143 142 01 F 143 142 01 F 142 142 01 F 143 142 01 F 142 142 01 F 142 142 01 F 127 126 01 F 99 121 126 01 F 99 91 126 01 F 99 91 84 01 A 84 83 01 A 74 84 01 J 73 69	
I	Export Member Connect	
	Summary Compare is an employee.	
		FR (4539) 4/07/16

- 3. Click Summary Compare (F9).
- 4. You will then be brought to the Transaction Activity Summary Compare dashboard shown below.

					period	2 🔻 İte	ems to compa	re Debi	ts \$ 🔻	Diffe	rence >	1,000
			La	ast Month		Two	Months Ago		Three M	lonths Ago		
count #	Ori	gin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits (Credits #	Tran	Percent
×	Q	3	89,975	0	4	40	0	1	40	0	1	224,837%
/1	ଭ	3	94,118	1,363	10	444	0	2	46	0	1	21,097%
7	Q	3	134,510	572	5	1,071	0	1		0		12,459%
6	Q	3	157,072	790	6	1,297	0	2	46	0	1	12,010%
1	Q	3	81,102	386	5	736	0	1		0		10,919%
1	ଦ୍	3	50,815	0	8	559	0	1		0		8,990%
3	Q	3	112,336	103,536	13	1,551	1,442	3		0		7,142%
8	୍	3	10,706	2,000	4	250	200	3		0		4,182%
3	0	3	13,632	0	9	321	0	1		0		4,146%
3	Q	3	35,139	0	4	1,180	0	2	59	0	1	2,877%
4	0	3	25,129	0	13	917	0	1		0		2,640%
3	Q	3	38,000	0	1	1,479	0	1		0		2,469%
9	Q,	3	7,500	7,450	3	357	0	1		0		2,000%
2	Q	3	16,716	0	2	1,028	0	2	33	0	1	1,526%
2	Q	3	5,782	0	1	426	0	1		0		1,257%
7	Q	3	4,900	0	3	364	0	1		0		1,246%
9	ଷ୍ଟ	3	49,998	49,998	8	5,120	0	3		0		876%
2	ଭ୍	3	1,565	1,500	4	203	0	1		0		670%
2	Q,	3	9,100	9,100	2	1,281	0	1		0		610%
		2	1 617	800	4	250	0	1	250	0	1	546%

By clicking the lookup button next to an individual member's account number, you will be brought to the Current Month Activity Compare dashboard. See Page 31 for more information about this dashboard.

MONITORING ACTIVITY FOR A MEMBER GROUP

Need to perform your required due diligence on certain membership types such as large-volume or corporate accounts? Looking for high-risk behavior patterns among your membership? Do so quickly and easily using the Abnormal Activity Monitoring dashboard, which is explained below.

1. Go to *Monitor Abnormal Trans Activity* on the Auditing Functions menu.

Session 0 CU*BASE GOLD Edition	on - ABC TESTING CRE	EDIT UNION			Ē		×
Monitor Abnorma	al Activity						
Member group to monitor Monitor transactions from Flag if member age is below	Irrent Month	Monitoring Include al) settings are based on a activity for members wi	date range of 1 m th Due Diligence fl	onth of activit	у	
DD Account Member Na	ame Age *	Origin # Trans	Trans Dollars	Trans Dollars	Risk Level	Last AT Tkr	Ву
Inquiry Tracker Rev	view Activity Ar	nalysis				↑	•
Export Member Connect				Total #	records	0	
View Configuration Refresh List				Total #	abnormal high risk	0	
< → ↑ II ≞ ♂ i	?@					FR (4531) 8/12	2/13

2. Click the lookup button next to the *Member group to monitor* field.

Monitoring Options

- View Members with Certain Due Diligence Flag (See Page 19.)
- Flag Members in a Certain Age Range (See Page 21.)
- Export List of Members to Member Connect or Query (See Page 22.)
- Go to Inquiry Screen of a Specific Member on List (See Page 24.)
- Review Tracker Conversations of a Specific Member on List (See Page 24.)
- View Transaction Information for a Specific Member on List (See Page 26.)
- Print or View List in Report Format (See Page 27.)
- View Configuration Settings (See Page 28.)

3. Select the member group whose activity you'd like to monitor.

Session 0 CU*BASE GOLD - Mbr Group Selection: Abnormal Activity						
ription starting with			Only One Sel	ection Allowed		
escription containing						
Description		Code	Description			
INDIVIDUAL FIDUCIARY						
NEAR STRUCT. BUSINESS						
				ТΨ		
· II 📕 🖉 i ? @				FR (4132)		
	BASE GOLD - Mbr Group Selection: A ription starting with scription containing Description INDIVIDUAL FIDUCIARY MEAR STRUCT. BUSINESS 11 = & i ? @	BASE GOLD - Mbr Group Selection: Abnormal Activity ription starting with scription containing	BASE GOLD - Mbr Group Selection: Abnormal Activity ription starting with scription containing	BASE GOLD - Mbr Group Selection: Abnormal Activity ription starting with scription containing		

- 4. Click Select.
- 5. On this next screen, Monitor Abnormal Activity, you are now able to view transaction information (total transactions, total dollar amounts, and average dollar amounts) for the transaction(s) and membership type(s) configured for this member group.

For example, if you selected to monitor activity for the Fiduciary member group, then you will see on this next screen (shown below) all activity considered abnormal and high risk for this particular member group, which consists of Custodial, Guardianship, Representative Payee, and Trust membership types.

Keep in mind that you will only see the transaction types (Origins) that were configured for this member group, which are teller, share draft, loan, ACH, ATM/debit, EasyPay, credit card, and audio response transactions.

Member activity will appear on the dashboard as "abnormal" or "high risk" based on the member's transaction count and/or total transaction dollars. If a member's activity under any particular Origin group happens to fall within two different risk level ranges (i.e., the transaction count shows it as "abnormal" but the \$ amount makes it fall into the "high risk" range), the higher of the two levels will be shown.

Field Descriptions

Field Name	Description
Member group to monitor	Allows you to select a group (one only) to monitor
Monitor transaction from	Allows you to select the current month or up to three months prior for monitoring activity
Flag if member age is below/or above	Allows you to flag members of certain ages – helps in detecting elder abuse to see if someone is tampering with their finances
Include all activity for members with Due Diligence flag	Allows you to view all activity for only those members in your membership group with the Due Diligence Code you specify For further details and an example of how this option works
	see Page 19.
DD	Shows the member's Due Diligence flag status
Account	Show's the member's account number
Member Name	Shows the member's name
Age	Shows the member's age
*	Shows up next to the ages within the range you entered if you entered an age range in the Flag if member age is below/or above field
Origin	Shows the transaction type (Origin) being monitored for this member group, based on your configuration (see Page 4)
# Trans	Shows the total number of transactions the member made in the time period selected in the <i>Monitor transactions from</i>

Field Name	Description
	drop-down menu
Trans Dollars	Shows the total amount of all transactions the member made in the time period selected in the <i>Monitor transactions from</i> drop-down menu
Avg Trans Amount	Shows the average dollar amount of all transactions made in the time period selected in the Monitor transactions from drop-down menu
Risk Level	Shows the member's risk level according to the ranges that define what is considered normal, abnormal, and high risk activity
Last AT Tkr	Shows the Memo Type and date of the last Audit Tracker (AT) conversation note recorded for that member
Ву	Shows the Employee ID of the employee who entered the last Tracker for that member
Inquiry	Brings you to the Inquiry screen of the member you selected from the list (see Page 24)
Tracker Review	Brings you to the Tracker Review screen so you can view or enter new Tracker notes for that member
Activity Analysis	Brings you to a summary screen where you can view daily averages and monthly totals for transactions the member conducted over the current and past three months (see Page 30)
Total # records	Shows the total number of members on your list
	Keep in mind that if you select other Due Diligence codes, it will include those records in the total amount, so the <i>Total</i> # <i>records</i> field will not always equal the sum of the <i>Total</i> # <i>abnormal</i> and <i>Total</i> # <i>high risk</i> fields.)
	This field represents the number of records, not the number of members, a record being one Origin Code group where the summarized transaction count and/or \$ amount fell within a monitored range.
Total # abnormal	Shows the number of members whose transaction ranges are abnormal (either by total count or total dollar amount) according to the ranges configured
Total # high risk	Shows the number of members whose transaction ranges are high risk (either by total count or total dollar amount) according to the ranges configured

Buttons

Command Key	Description
Export (F9)	Allows you to generate a list (database file) of just those members listed on your dashboard so that you may use the list in conjunction with Member Connect for marketing purposes or Query for research purposes (see Page 22)
Member Connect (F10)	Brings you to the Member Connect entry screen so that you can enter your file name and communicate with the

Command Key	Description
	members listed in that file, if you've already generated a list/database file of the members listed on your dashboard (see Page 23)
Print Report (F14)	Allows you to print or view in your spool file a report showing all members listed on your Abnormal Activity dashboard (Note: The printed report automatically sorts by Due Diligence Code, the highest code being first. It will not display any sort settings you choose. It will, however, display the age-flag filter.)
View Configuration (F15)	Brings you to a screen where you can select a member group and view the configuration settings (what's considered normal, abnormal, and high risk) for that particular group
<i>Refresh List</i> (Enter)	Same as pressing Enter on your keyboard – good for if you select to flag an age range, after which you must press Enter or this Refresh List button in order to see an asterisk next to the ages in your range

MONITORING OPTIONS

When monitoring abnormal activity among members, you have many options in terms of how to view and what to do with the information on the Abnormal Activity dashboard. These options are explained below.

View Members with Certain Due Diligence Flag

You can use this tool to monitor activity for memberships you've marked for special attention using the configurable Due Diligence flag. Because these members warrant special attention, you can use this feature to choose which ones to view, and the system will display just those members within the member group with the due diligence flag you select. Additionally, it will show all transaction activity for those members, even if the counts/dollar amount of transactions fell within your configured "normal" range.

To use this tool, follow the instructions below.

1. Click the Select button next to the field *Include all activity for members with Due Diligence flag.*

Session 0 CU*BASE GOLD Edition - ABC File Edit Tools Help	TESTING CREDIT UNION			Ē	
Monitor Abnormal Act	tivity				
Member group to monitor [0001] (0) Monitor transactions from Current M Flag if member age is below or above	INDIVIDUAL	Monitoring sett Include all acti	ings are based on a da vity for members with [te range of 1 month of activit	y
DD Account Member Name 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 3 0 0 2 0 0 2 0 0 2 0 0 2 0	Age Origin 56 AUDIO RE 69 CREDIT C 71 AUDIO RE 70 ACH NETW AUDIO RE 54 CREDIT C 50 ACH NETW 49 ACH NETW 49 ACH NETW 30 DEIT CA 57 AUDIO RE 46 CREDIT C 70 CREDIT C 70 CREDIT C 46 CREDIT C 46 CREDIT C 46 CREDIT C 46 AUDIO RE ACtivity Analysis	# Trans 2 6 10 8 6 12 21 10 6 48 2 31 30 26 22 5	Trans Dollars 200,000 3,108 31,948 65,086 126,012 4,930 3,199 21,953 23,990 4,782 37,000 4,764 3,757 3,199 6,874 37,852 37,852	Trans Dollars Risk Level 100,000 HIGH RISK 510 ABNORHAL 3,194 ABNORHAL 3,194 ABNORHAL 3,194 ABNORHAL 3,194 ABNORHAL 8,135 HIGH RISK 410 ABNORHAL 152 ABNORHAL 2,195 ABNORHAL 3,996 ABNORHAL 3,996 ABNORHAL 18,500 ABNORHAL 152 ABNORHAL 12,5 ABNORHAL 3,936 ABNORHAL 13,2 ABNORHAL 125 ABNORHAL 12,3 ABNORHAL 125 ABNORHAL 13,2 HIGH RISK 7,570 ABNORHAL	Last AT Tkr By OP 05/28/13 -3 OP 05/28/13 -3
Export Member Connect Print Report View Configuration Refresh List				Total # records Total # abnormal Total # high risk	124 99 25
					FR (4531) 8/12/13

2. From the list of Due Diligence codes, click the code (risk level) you'd like included in your list of members.

Session 0 CU	BASE GOLD - Due Diligence Selection			F
Search for de	escription containing			
Code	Description	Code	Description	
0 1	MSR FAILED TO RISK RATE MEMB NO RISK MEMBER			
2 3	LOW RISK MEMBER MEDIUM RISK MEMBER			
4 5	HIGH RISK MEMBER BIZ MEMBER-HIGH RISK TRANSACTS			
6 7	DO NOT USE DO NOT USE			
8	DO NOT USE DO NOT USE			
5				
■ <u>S</u> elect		■ <u>S</u> elect		↑ ↓
Select All	Unselect All			
← → 1	`II ≞ & i ? @			LP (4132)

Due Diligence Codes are configured by your credit union via **Configure Due Diligence Codes** on the General Configuration 1 (MNCNFC) menu.

- 3. Click Select.
- 4. Your list will then show only those members in the Fiduciary group who have a Due Diligence code of 4, and it will show all activity for these members, not just their abnormal and high risk activity.

Eile Edit Tools He	: GOLD Edition - FIRS	IT TRUST CRE	DIT UNION				
Monitor Ab	normal Ac	tivitv					1
Member group to mor Monitor transactions f Flag if member age is	nitor 0002 Q irom Current 1 s below or abo	FIDUCIARY fonth	T	Monitoring settin	ngs are based on a d ity for members with	date range of 1 month of act n Due Diligence flag <mark>Selec</mark>	ivity 1 selected
DD Account	Member Name	Age *	Origin	# Trans	Trans Dollars	Trans Dollars Risk Leve	Last AT Tkr By
3 03	, HELEN II		HE I W	2	2,343	1,312 NORME	0, 00, 10, 13, 33
Export Member Connect Print Report View Configuration Refresh List	Tracker Review	E Activity A	nalysis			Total # records Total # abnormal Total # high risk	1 0 0
	File Edit Tools He Monitor Ab Member group to mon Monitor transactions of Flag if member age is DD Account 3 05 B member age is DD Account B member age is DD Account B member age is DD Account B member age is Compared by the second	File Edit Tools Help Monitor Abnormal Acc Member group to monitor Monitor transactions from Flag if member age is below or abc DD Account Member Name 3 05 , HELEN M B multy Tracker Review Export Member Connect Print Report View Configuration Refresh List Current I Print Report View Configuration Refresh List Current I Current I Cur	File Edit Tools Help Monitor Abnormal Activity Member group to monitor Monitor transactions from Flag if member age is below OD Account Member Name Age 3 05 • HELEN M 76 • Helen M 76	File Edit Tools Help Monitor Abnormal Activity Member group to monitor Monitor transactions from Flag if member age is below or above DD Account Member Name Age * Origin 3 D5 HELEN M 76 RCH NETU Tracker Review Export Member Connect Print Report View Configuration Refresh List Connect Print Report View Configuration Refresh List Connect Print Report View Configuration Refresh List Connect Print Report View Configuration Refresh List Connect Print Report View Configuration Refresh List Connect Print Report View Configuration Refresh List Connect Print Report View Configuration View Configuration Refresh List Connect Connect	File Edit Tools Help Monitor Abnormal Activity Member group to monitor Monitor transactions from Current Month Flag if member age is below or above Monitoring setti Include all activ DD Account Member Name Age Origin Monitoring setti Include all activ DD Account Member Name Age Monitoring setti Include all activ DD Monitoring setti Monitoring setti Monitoring setti	File Edit Tools Help Monitor Abnormal Activity Member group to monitor FIDUCINEV Monitor transactions from Current Honth Monitoring settings are based on a contractivity for members with the contractivity for members with the contractivity for members with the contractivity of a contractivity of contractivity of a contractivity of contractivity of a co	File Edit Tools Help Member group to monitor Member group to monitor Flag if member age is below or above Monitor transactions from Current Month Flag if member age is below or above Monitoring settings are based on a date range of 1 month of act Include all activity for members with Due Diligence flag Setting Account Member Name Age Activity Analysis Member Connect Print Report View Configuration Refeesh List C X X X X X

Flag Members in a Certain Age Range

This age-flagging tool was developed to help you keep a special eye on members based on their age, such as minors or your older members.

1. To flag (put an asterisk next to) members in a certain age range, enter the age range in the field *Flag if member age is below/or above*.

Since there are certain age ranges more at risk than others, it's recommended to always flag those age ranges in all your member groups that you monitor.

2. Use Enter. Members in the age range you selected will have an asterisk next to their age.

TIP: Click the column heading to change the sort order so that the flagged members appear at the top of the list.

Session 0 CU*BASE GOLD	Edition								×
File Edit Tools Help				_		_	_	_	-
Monitor Abnor	mal Act	ivit	У						
Member group to monitor	0002 Q F	IDUCI	ARY						
Monitor transactions from	Current Mo	onth	•	Monitoring set	ttings are based on a c	late range of 1 m	onth of activi	ity	
Flag if member age is below	2 or abov	e 80	1	Include all act	tivity for members with	n Due Diligence fl	ag Select		
DD Account Mem	ber Name	Age '	Origin	# Trans	Trans Dollars	Trans Dollars	Risk Level	Last AT Tkr	Ву
2	ien a Ild	76 78	ACH NETW	13	4,159	319 2.046	Abnormal Abnormal	OP 08/10/13 AC 01/28/13	99 32
1	IAN E	68	ACH NETW	1	7,427	7,427	Abnormal	OP 08/10/13	99
1 1094	IAOMI J	58	THCH NETW	4	8,475	2,118	ABNORMAL	OP 08/10/13	99
0	IAMES L	15 *	ACINETW	11	5,272	479	Abnormal	OP 08/12/13	54
0	TOBY	68	ACH NETW	14	4,425	316	ABNURMAL	OP 08/10/13	99
0	TORIA M	72	ACH NETW	3	5,075	1,691	ABNORMAL	OP 08/10/13	99
0	ATRICIA A	78	ACH NETW	12	1,965	163	ABNORMAL	OP 08/10/13	99
	IARY S	75	ACH NETW	11	3,000	272	ABNORMAL	OP 08/10/13	99
0	RICIA M	72	ACH NETW	3	5,664	1,888	ABNORMAL	OP 08/10/13	99
9	FRRTE	67	AUDIU RE	2	5,000	3,000	ABNURMAL	OP 88/18/13	99
0	ALLY	67	ACH NETW	9	6,487	720	Abnormal	OP 08/10/13	99
■ Inquiry ■ Track	er Review	Acti	vity Analysis					ſ	•
Export									
Member Connect						Total #	rooorda	25	
Print Report						Total #	records	25	
View Configuration						lotal #	abnormal	24	
Refresh List						Total #	high risk	1	
← → ↑ ॥ ≞ ♂	<i>i</i> ? @							LP (4531) 8/1	3/13

Export List of Members to Member Connect or Query

This option is the perfect marketing tool in that once you have identified a group of members that exhibit a certain pattern of behavior, you can communicate with that group about something they are likely to be interested in, based on their behavior patterns.

For example, you could promote your direct-deposit service to members who are depositing a lot of checks via the lobby.

To use this option, follow the instructions below.

- 1. If you'd like to export the list of members to Member Connect or Query, click *Export* (F9).
- 2. Select the location to which you'd like to export the list: Member Connect or Query.

- 3. Use Enter.
- 4. Enter a name for the list in the *File name* field.

	Session 0 CU*BASE GOLD Edition - EXPORT WINDOW	e
No spaces or special	File name DIRDEP File will be stored in your credit union's QUERYxx library (where xx is your 2-character CUID).	
characters are allowed when entering the file		
name.		'R (1122)

- 5. Use Enter.
- 6. If you had clicked *Export* (F9) to export your list to Member Connect and you had entered a name for your list, then you can click *Member Connect* (F10) and enter the list name to communicate with just this group of members.

Session 0 CU*BASE GOLD Edition - Member Connect Setup
File name DIRDEP
Option Online banking and/or email message
Mailing labels
Statement inserts
Telemarketing tracker
✓ Exclude members flagged for 3rd-party marketing opt out ✓ Exclude members flagged for CU contact opt out
← → ↑ Ⅱ ▲ ♂ i ? @ FR (3211)

Go to Inquiry Screen of a Specific Member on List

This feature, accessible by clicking Inquiry, allows you to look at a member's actual transaction history, view other miscellaneous details about the member, etc. This is a very valuable feature, because it allows you to ascertain whether or not the activity you're seeing is actually typical for the member. Just because a member falls outside the configured norms doesn't mean that the member's activity isn't normal for that particular member.

Session 0 CU*BASE GOLD Edition						×
File Edit Tools Help						-
Monitor Abnormal A	ctivity					
Member group to monitor						
Monitor transactions from	t Month -	Monitoring setti	ngs are based on a g	late range of 1 month of activ	ity	
Flag if member age is below 2 or	above 80	Include all activ	ity for members with	Due Diligence flag Select	,	
DD Account Member Name	Age * Origin	# Trans	Trans Dollars	Trans Dollars Risk Level	Last AT Tkr	Ву
2 IEN A 1 ILD 1 ILD 1 IAN E 1 IO94 IAONI J 0 IECCA 0 IECCA 0 TORY N 0 ATRICA 0 ARY S 0 RICIA M 0 IERRIE 0 IERRIE	76 RCH NET U 78 RCH NET U 68 RCH NET U 68 RCH NET U 70 RCH NET U 78 RCH NET U 78 RCH NET U 78 RCH NET U 68 RCH NET U 68 RCH NET U 68 RCH NET U 70 RCH NET U 71 RCH NET U 75 RCH NET U 76 RCH NET U 77 RCH NET U 78 RCH NET U 76 RCH NET U 77 RCH NET U 78 RCH NET U 79 RCH NET U 70 RCH NET U	13 3 1 4 11 14 8 3 12 7 11 3 2 2 9	4, 159 6, 138 7, 427 68, 396 8, 475 5, 272 4, 425 10, 398 5, 075 6, 355 3, 000 5, 564 6, 55 3, 000 5, 564 6, 552 5, 582	3 19 ABNURHAL 2, 046 ABNORHAL 7, 427 ABNORHAL 17, 099 HTGH RTSK 2, 118 ABNORHAL 479 ABNORHAL 1, 691 ABNORHAL 1, 691 ABNORHAL 907 ABNORHAL 272 ABNORHAL 3, 000 ABNORHAL 3, 000 ABNORHAL 6 14 ABNORHAL	0P 08/10/13 AC 01/28/13 OP 08/10/13 OP 08/10/13	99 32 99 99 54 99 99 99 99 99 99 99 99 99 99
Export Member Connect Print Report View Configuration Refresh List	■ Activity Analysis			Total # records Total # abnormal Total # high risk	25 24 1	•

Review Tracker Conversations of a Specific Member on List

By clicking *Tracker Review*, you can create or review Tracker conversations for one of the members on your list.

Session 0 CU*BASE GOLD Edition - ABC File Edit Tools Help	TESTING CREDIT UNION			E		×
Monitor Abnormal Act	tivity					
Member group to monitor Image: Current Mage Monitor transactions from Current Mage Flag if member age is below or abov	NDIVIDUAL	Monitoring setti Include all activ	ngs are based on a date 1 rity for members with Due	range of 1 month of activi Diligence flag Select	ty	
DD Account Member Name 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 2 0<	Age Origin 56 AUDIO RE 69 CREDIT C 70 ACH NETU AUDIO RE 54 CREDIT C 50 CREDIT C 50 ACH NETU 49 ACH NETU 49 ACH NETU 31 DEBIT CA 57 AUDIO RE 51 CREDIT C 52 CREDIT C 53 ACH NETU 46 CREDIT C 46 CREDIT C 46 AUDIO RE I AUDIO RE ACTIVITY Analysis	# Trans 2 6 10 8 6 12 21 10 6 48 2 31 30 26 22 5	Trans Dollars Tra 200,000 3,108 31,948 65,086 626,012 4,930 21,933 21,933 23,790 4,782 37,000 4,764 3,757 3,199 5,874 37,852	ns Dollars Risk Level 100,000 HTGH RTSK 518 ABNORMAL 8,135 HTGH RTSK 21,002 HTGH RTSK 21,002 HTGH RTSK 410 ABNORMAL 2,395 ABNORMAL 3,996 ABNORMAL 3,996 ABNORMAL 153 ABNORMAL 123 ABNORMAL 312 HTGH RTSK 7,570 ABNORMAL	Last AT Tkr OP 05/26/13 OP 05/26/13	By -3 -3 -3 -3 -3 -3 -3 -3 -3 -3
View Configuration Refresh List				Total # abnormal Total # high risk	99 25	
← → ↑ ॥ ≞ ℓ i ? @					FR (4531) 8/1	2/13

View Transaction Information for a Specific Member on List

See Page 30 for details on this feature, accessible by clicking Activity Analysis.

Session 0 CU*BASE GOLD Edition - ABC TES	STING CREDIT UNION					×
File Edit Tools Help						
Monitor Abnormal Activ	/ity					
Member group to monitor IND: Monitor transactions from Current Mont Flag if member age is below or above	IVIDUAL	Monitoring set Include all act	tings are based on a da	te range of 1 month of activi Due Diligence flag Select	ty	
DD Account Member Name Ac 0	Image Origin 66 AUDIO RE 69 CREDIT C 71 AUDIO RE 70 ACH NETW AUDIO RE 64 CREDIT C 560 ACH NETW 40010 RE 560 ACH NETW 30 DEBIT C 560 ACH NETW 40 DEBIT CA 571 AUDIO RE 461 CREDIT C 510 CREDIT C 461 AUDIO RE	# Trans 2 6 10 8 6 12 21 10 6 48 2 31 30 26 22 5	Trans Dollars 200,000 3,108 65,086 126,012 4,930 2,1953 23,990 4,764 3,7,000 4,764 3,757 3,199 6,874 37,852	Trans Dollars Risk Level 100,000 HTGH RTSK 518 RBNORMAL 3,194 RBNORMAL 8,135 HTGH RTSK 21,002 HTGH RTSK 110 RBNORMAL 2,95 RBNORMAL 2,95 RBNORMAL 3,998 RBNORMAL 153 RABNORMAL 154 RABNORMAL 155 RABNORMAL 125 RABNORMAL 121 RABNORMAL 312 HTGH RTSK 7,570 RBNORMAL	Last AT Tkr OP 05/28/13 OP 05/28/13	By -3 -3 -3 -3 -3 -3 -3 -3 -3 -3 -3 -3 -3
Export Member Connect Print Report View Configuration Refresh List				Total # records Total # abnormal Total # high risk	124 99 25	
← → ↑ ॥ ♣ & i ? @				L	FR (4531) 8/12	213

Print or View List in Report Format

1. By using *Print Report* (F14), you can print or view the list in report format.

The printed report automatically sorts by Due Diligence Code, the highest code being first. It will not display any sort settings you choose. It will, however, display the age-flag filter.

Session 0 CU*BASE GOLD Edition - ABC TESTING CREI File Edit Tools Help	DIT UNION	
Monitor Abnormal Activity		
Member group to monitor ODB1 INDIVIDUAL Monitor transactions from Current Month Flag if member age is below or above	 Monitoring settings are based on a Include all activity for members wi 	date range of 1 month of activity th Due Diligence flag Scient
DD Account Member Name Age *	Origin # Trans Trans Dollars	Trans Dollars Risk Level Last AT Tkr By
0 0 69 708 709 0 9 70 AUDIT 0 9 70 AUDIT 0 9 70 AUDIT 0 9 70 AUDIT 0 9 50 CREDIT 0 3 0 57 AUDIT 0 3 0 57 AUDIT 0 9 51 CREDIT CREDIT 0 2 70 CREDIT Ad 0 2 70 CREDIT Ad 0 2 4 Call CREDIT Ad 0 2 70 CREDIT Ad 0 2 Ad Call CREDIT Ad 0 2 </th <th>TCC 6 203,108 D RE 10 31,948 D RE 10 31,948 D RE 6 126,012 D RE 6 126,012 D RE 10 21,933 UT C 21 3,199 UT C 21 4,930 UT C 21 3,990 FC A 48 4,762 D RE 2 37,060 UT C 30 3,757 UT C 22 6,874 D RE 5 37,852 alysis 3</th> <th>100,510 ADPORTANEL DD 05/28/13 -3 3,194 ADPORTANEL DD 05/28/13 -3 3,194 ADPORTANEL DD 05/28/13 -3 21,002 HIGH RISK DD 05/28/13 -3 152 ADPORTANEL DD 05/28/13 -3 2,195 ADPORTANEL DD 05/28/13 -3 3,998 ADPORTANEL DD 05/28/13 -3 16,500 ADPORTANEL DD 05/28/13 -3 125 ADPORTANEL DD 05/28/13 -3 127,570 ADPORTANEL DD 05/28/13 -3 7,570 ADPO</th>	TCC 6 203,108 D RE 10 31,948 D RE 10 31,948 D RE 6 126,012 D RE 6 126,012 D RE 10 21,933 UT C 21 3,199 UT C 21 4,930 UT C 21 3,990 FC A 48 4,762 D RE 2 37,060 UT C 30 3,757 UT C 22 6,874 D RE 5 37,852 alysis 3	100,510 ADPORTANEL DD 05/28/13 -3 3,194 ADPORTANEL DD 05/28/13 -3 3,194 ADPORTANEL DD 05/28/13 -3 21,002 HIGH RISK DD 05/28/13 -3 152 ADPORTANEL DD 05/28/13 -3 2,195 ADPORTANEL DD 05/28/13 -3 3,998 ADPORTANEL DD 05/28/13 -3 16,500 ADPORTANEL DD 05/28/13 -3 125 ADPORTANEL DD 05/28/13 -3 127,570 ADPORTANEL DD 05/28/13 -3 7,570 ADPO
Print Report		Total # records 124
View Configuration Refresh List		Total # abnormal99Total # high risk25
← → ↑ II ≞ & i ? @		FR (4531) 8/12/13

2. Select your printer and click Continue.

Your report will then display like the one below.

7/17/12 9:51:13 RUN ON 7/17/12		CU' ABNORMAL A	*BASE CREDIT UNION ACTIVITY MONITORING CURRENT MONTH	REPORT	I	MTAAI U	PAGE JSER SABRINAP	1
MEMBER GROOF. I FIBOURA								
DD ACCOUNT MEMBER NAME	AGE *	ORIGIN	# OF TRANS	TRANS \$	AVG TRANS \$	RISK LEVEL	LAST AT TKR	BY
4 1234 MEMBER, DARR	70	ACH NETW	7	2940	420	HIGH RISK	OP 07/12/12	00
4 12345 MEMBER, JOSEPH D	27	ATM NETW	17	716	42	HIGH RISK	OP 07/12/12	00
4 12345 MEMBER, KATHRYN	16	ATM NETW	6	482	80	ABNORMAL	OP 07/12/12	00
0 12345 MEMBER, N T	87	TELLER P ACH NETW CREDIT C	7 3 8	392208 30884 409	56029 10294 51	HIGH RISK HIGH RISK ABNORMAL	OP 07/12/12	00
0 12345 MEMBER, DENNIS C	59	DEBIT CA AUDIO RE	51 18	577 1542	11 85	HIGH RISK ABNORMAL	OP 07/12/12	00
0 12345 MEMBER, IN	24	TELLER P	1	7390	7390	ABNORMAL	OP 07/12/12	00
0 12345 MEMBER, NORMAN	67	ACH NETW	24	1608	67	HIGH RISK	OP 07/12/12	00
0 12345 MEMBER, YVETTE M	44	AUDIO RE	6	1655	275	ABNORMAL	OP 07/12/12	00
0 12345 MEMBER, HARLEY D	17	ATM NETW DEBIT CA	6 6	454 104	75 17	ABNORMAL ABNORMAL	OP 07/12/12	00
0 12345 MEMBER, ABL	5	DEBIT CA	9	297	33	ABNORMAL	OP 07/12/12	00
		**	**END OF REPORT***					

VIEW CONFIGURATION SETTINGS

1. By clicking *View Configuration* (F15) you can view the configuration settings for the member group listed.

Session 0 CU*BASE GOLD Ec File Edit Tools Help	dition - ABC TESTING	G CREDIT UNION				Ē		
Monitor Abnorn	nal Activity	y						
Member group to monitor Monitor transactions from Flag if member age is below	Current Month or above	√UAL ▼	Monitoring se Include all ac	ttings are based on a d tivity for members with	date range of 1 m h Due Diligence fl	onth of activit ag Select	ty	
DD Account Membe	r Name Age *	Origin	# Trans	Trans Dollars	Trans Dollars	Risk Level	Last AT Tkr	By
0 8 0 0 0 9 0 9 0 9 0 9 0 9 0 9 0 9 0 9 0 9 0 2 0 2 0 2 0 4 Inquiry Tracker	56 69 70 54 50 49 33 57 46 51 70 46 46 8 Activ	AUDIO RE CREDIT C AUDIO RE ACH NETW AUDIO RE CREDIT C CREDIT C CREDIT C CREDIT C ACH NETW ACH NETW ACH NETW ACH NETW ACH NETW CREDIT C CREDIT C CREDIT C CREDIT C CREDIT C CREDIT C CREDIT C CREDIT C CREDIT C CREDIT C	2 6 10 8 6 12 21 10 6 48 2 31 30 26 22 5	200,000 3,108 31,948 65,086 125,012 4,930 3,199 21,953 23,990 4,782 37,000 4,764 3,757 3,199 6,874 37,852	100,000 518 3,194 8,135 21,002 2,195 3,998 99 18,500 18,500 13,125 123 312 7,570	HIGH RUSK GENORMAL HEGNRTMAL HIGH RUSK BENORMAL BENORMAL BENORMAL BENORMAL BENORMAL BENORMAL BENORMAL BENORMAL BENORMAL	0P 05/28/13 0P 05/28/13	
lember Connect					Total #	records	124	
Print Report					Total #	abnormal	99	
Refresh List					Total #	high risk	25	
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- 2. Click the member group whose configuration settings you'd like to view.
- 3. Click View.
- 4. Click the Origin type whose configuration settings you'd like to view.

Session 0 CU*BASE	GOLD Edition - ABC	TESTING CREDI	T UNION				
File Edit Tools He	elp						
Configure /	Abnormal	Activity I	Monitor	ing Sett	ings		VIEW
Member group 02	2 Description	FIDUCIARY					
Used for monitoring m	nembership designati	on(s) Select	5 selected				
Settings are based or	n a date range of 1 m	onth of activity					
			Transacti	on Count	Combined Trans	action Amount	
Origins	Origin Codes	Risk Level	From	To	From	To	
	0 000000	ABNORMAL HTGH RTSK	5	8 9,999,999	1,601	3,200	
ATM	0 selected	Normal Abnormal	0	6 12	0 541	540 1,080	
AUDIO RESP	0 selected	HIGH RISK NORMAL	13	9,999,999 10	1,081 0	999,999,999 1,000	
		ABNORMAL HIGH RISK	11 16	15 9,999,999	1,001 1,501	1,500 999,999,999	
CREDIT CRD	0 selected	Normal Abnormal	0	5 10	0 501	500 1,000	
DEBIT	0 selected	HIGH RISK NORMAL	11	9,999,999 11	1,001	999,999,999 250	
		ABNORMAL HIGH RISK	12 23	22 9,999,999	251 501	500 999,999,999	
View						↑↓	
						• •	
←→ ↑॥ ª	₽ <i>i</i> ?@	2					FR (4560) 8/12/13

5. You will then be able to view the configuration settings for the member group you had selected.

Session 0 CU*BASE Member group Origin group descr	E GOLD 02 ription	D Edition - Activity Monitoring Settings by Origin Group FIDUCIARY ATT Transaction origin codes Sate			
		Transactio	on Counts	Combined Tran	saction Amount
Level		From	То	From	То
NORMAL		0	6	0	540
ABNORMAL		7	12	541	1,080
HIGH RISK		13	9,999,999	1,081	999,999,999
<mark>←→</mark> ↑ "	E	e i	? @		

USING THE ACTIVITY ANALYSIS DASHBOARD

The Activity Analysis Dashboard is a very valuable feature, because it allows you to ascertain whether or not the activity you're seeing is actually typical for the member. Just because a member falls outside the configured norms doesn't mean that the member's activity isn't normal for that particular member.

- 1. To access this dashboard, go to **Monitor Abnormal Trans Activity** on the Auditing Functions 2 (MNAUD2) menu.
- 2. Select your member group by clicking the lookup button next to the field, *Member group to monitor*, then by clicking the member group and then Select.
- 3. Select the name of the member for whom you'd like to view a summary and *Activity Analysis*.

Member group to n Monitor transactior Flag if member age	nonitor 0002 Q ns from Current P e is below 2 or abo	FIDUCIARY Ionth v Ve 80	Monitoring set Include all act	tings are based on a divity for members with	late range of 1 month of activ I Due Diligence flag Select	ity
DD Account 2 1 1 109 0 0 0 0 0 0	Member Name	Age Origin 76 ACH NETU 70 ACH NETU 60 ACH NETU 61 ACH NETU 62 ACH NETU 63 #ACH NETU 64 #ACH NETU 70 #ACH NETU 71 #ACH NETU 72 #ACH NETU 73 #ACH NETU 74 #ACH NETU 75 #ACH NETU 74 #ACH NETU 75 #ACH NETU 76 #AUDIO RE 67 #AUDIO RE 67 #AUDIO RE 67 #AUDIO RE ACtivity Analysis	# Trans 13 3 1 4 4 4 11 14 9 12 7 11 3 2 9 9 9 9	Trans Dollars 4,159 6,138 7,427 68,396 8,475 5,272 4,469 10,398 5,075 11,365 6,355 5,075 10,398 5,075 1,965 6,355 3,000 5,664 6,008 5,532 6,467	Trans Dollars Risk Level 319 ABNORHAL 2,046 ABNORHAL 7,427 ABNORHAL 17,099 HTGH RTSK 2,110 ABNORHAL 479 ABNORHAL 316 ABNORHAL 1,691 HEIN RTSK 2,110 ABNORHAL 316 ABNORHAL 1,691 ABNORHAL 1,691 ABNORHAL 1,691 ABNORHAL 1,691 ABNORHAL 907 ABNORHAL 272 ABNORHAL 720 ABNORHAL 720 ABNORHAL	Last AT Tkr OP 08/10/13 AC 01/26/13 OP 08/10/13 OP 08/10/13
lember Connect					Total # records	25

Since the fourth line item represents transactions with a high risk level, you may want to view a summary of this member's transaction activity.

4. You will then be brought to the Current Month Activity Compare screen.

This screen can also be accessed via **Sample Trans by Delivery Channel** on the "Know Your Member" Analysis Tools (MNMGMA) menu (see Page 12) or via **Sample High-Risk Transactions** on the Auditing Functions (MNAUDT) menu (see Page 12) or via the "Transaction Activity" button in Inquiry, Phone Op, or the Verify Member screen 5. On the Current Month Activity Compare screen, you will then be able to view a summary of the transaction activity for the member you selected and the cost of those transactions to your credit union. Keep in mind that the transaction activity you will be able to view will be for all transaction types (Origins) you had configured when setting up your group.

This screen is helpful in seeing the big picture of a member's activity in order to determine if that activity is truly "abnormal" for the member. For example, if the member's activity falls into the abnormal range, but you find in this screen that the member, for the past four months, has consistently conducted about that same number of transactions, then you may decide that, for this particular member, the activity is perfectly normal.

Keep in mind that since some members conduct most of their transactions at the beginning or end of the month, you may not get a clear picture of what is "normal" for the member by just viewing the first column, Current Totals. It's therefore wise to also analyze the other columns as well.

Session 0 CU*BAS File Edit Tools +	E GOLD lelp											
Current M	onth /	Activit	y Cor	npare						N	Ionthly T	otals
Member Member branch	REBEC	CCA ty branch	1 100.0	% N	lost used bra	nch 1	100.0%					
	Cur	rent Totals		1 Mont	h Prior Total	s	2 Mont	h Prior Total	s	3 Mon	th Prior Tota	als
Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESS	1,050	400	4	500	0	1	1,250	25	4	400	200	
SHIKE URAFT FR	863	1.05	4	(4)	5 220	5	2,108	0	18	1,143	0	1
	1,140	,000	14	2,312	ບ,330 ຄ	11	2,030	2,045	19	4,015	0,015	3
AUDTO RESPONSE	45.0	460	2	468	460	2	460	460	2	760	460	
												↑ ↓
	Cur	rent Totals		1 Mont	h Prior Total	s	2 Mont	h Prior Total	s	3 Mon	th Prior Tota	als
Origin (Cost)	# Trans Co	ost/Trx Tot	al Cost	# Trans Co	ost/Trx Tota	al Cost	# Trans Co	ost/Trx Tota	al Cost	# Trans C	ost/Trx To	otal Cost
TELLER PROCESS	4	1.25	5.00	1	1.25	1.25	4	1.25	5.00	4	1.25	5.0
OCH NETLIORK DR	4	0.25	3.50	17	0.25	4 25	10	0.25	4.50	34	0.25	2.1
PHONE OPERATOR	14	0.25	0.00		0.25	9.00	2	0.05	0.10	34 A	0.05	0.0
AUDIO RESPONSE	2	0.05	0.10	2	0.05	0.10	2	0.05	0.10	3	0.05	0.1
									1			↑ ↓
Daily Averages	Totals	are All Mem	9.60 bers M	onthly Totals		7.10			14.45			16.4
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The top of this screen show the activity for the selected member. The bottom shows the costs associated with those transaction types (Origins) that you configured via **Config. Delivery Channels/Costs** on the "Know Your Member" Analysis Tools (MNMGMA) menu

To understand the difference between the "activity" and "most used" branch, take a look at the following example. If the member conducts ten transactions every Friday at branch 1, but conducts 1 transaction every day at branch 2, then branch 1 would be the "activity branch" and branch 2 would be the "most used branch."

The Activity branch field displays the number of the branch where the member conducts the most transactions and the percentage of total transactions conducted at that branch.

The Most used branch field displays the number of the branch the member visits the most and the percentage of total transactions conducted at that branch.

The default view shows you the current month's totals as well as totals for the prior three months, but you can also see Daily Averages by clicking Daily Averages (F4). 6. To analyze how many transactions are "typical" on a daily basis, use *Daily Averages* (F4).

Session 0 CU*BA	SE GOLD Ed	lition										• ×
HIE EAIT TOOIS HEIP												
Current Month Activity Compare Daily Averages												
Member	REBEC	CA										
Member branch	1 A	ctivity branch	1	100.0%	Most used	branch	1 100.0%					
	Curre	ant Doily Ava		1 Month	Drior Doily A	110	2 Month I	Drior Doily A	10	2 Honth	Drior Doily /	N/a
Origin	Dobite	Crodite	# Tran	Dobite	Crodite	# Tran	Dobite	Crodite	vy # Tran	Dobite	Crodite	# Tran
	80.8	20.8	0.2	16 1			41.7		0 1	12.0	6 5	" ITall
SHARE DRAFT FR	66.4	0.0	0.3	24.1	0.0	0.0	70.3	0.0	0.1	36.9	0.0	0.4
ACH NETWORK PR	133.8	206.5	1.1	76.5	171.9	0.5	67.7	88.2	0.6	131.5	258.5	1.1
PHONE OPERATOR	0.0	0.0	0.0	0.0	0.0	0.0	9.7	0.0	0.1	0.0	0.0	0.0
AUDIO RESPONSE	35.4	35.4	0.2	14.8	14.8	0.1	15.3	15.3	0.1	24.5	14.8	0.1
												ΨΨ
								-78				
Daily Averages	Comp	are to All Me	mbers	no. thly lotals		S						
← → ⊓	1 8 1	l : @									LP (454	10) 8/13/13

7. To compare the member's three-month average totals to the three-month average totals of all members, click *Compare All Mbrs* (F5).

	Session 0 CU*BA File Edit Tools	ASE GOLD Ec Help	lition - Curre	ent Month	n Activity Co	mpare						Ē	
	Current M	lonth /	Activit	y Co	mpare					Co	mpare	to All Me	mbers
	Member Member branch	REBEC	CA ctivity branc	h 1	100.0%	Most use	ed branch	1 100.0	1%				
		Cu	rrent Totals		All Mbr	All Mbrs Average Totals							
	Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
	TELLER PROCESS	1,050	400	4	717	75	3	666	1,258	3			
	share draft fr	863	0	4	1,333	0	12	1,184	163	6			
	ACH NETWORK PR	1,740	2,685	14	2,826	5,330	23	1,224	2,167	8			
	PHONE OPERATOR	0	0	0	97	0	1	651	0	1			
	AUDIO RESPONSE	460	460	2	560	460	2	1,024	1,009	5			
									1				
I							ľ						↑↓
		E P	<i>i</i> ?@	embers I	aonthly Total	5						LP	(4541) 8/13/13

The last column shows how the member's activity compares to that of all members for three-month average totals.