

AuditLink

2025

Audit & Compliance

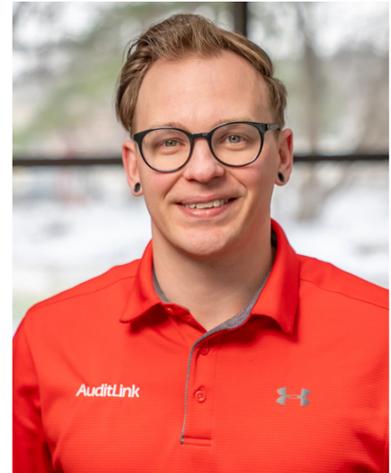
Our Favorite Dashboards and Reports

*"CU*BASE has some of the best analytical tools to handle best practice requirements and tasks associated with regulatory requisites. This brochure describes some of my favorite software features which save our credit unions countless hours and money, thereby lowering the cost of compliance."*

AJ Schalk
AVP AuditLink

Get to Know the Expert

AJ Schalk began working at CU*Answers in 2021 as a Client Service Representative. In this role, AJ developed fundamental knowledge of the functionality of the CU*BASE software suite, as well as a growing passion for assisting clients. These skills quickly moved AJ to serve as an Account Executive on the Cards & Payments team, where he managed intricate projects for bill pay and debit card data conversions. Along with project management and ongoing specialized client support, AJ honed his skills to gain a greater understanding of the risk assessment necessary within the world of EFT. In 2023, AJ became a NAFCU Certified Compliance Officer (NCCO) and joined the AuditLink Team as AVP. As the leader of AuditLink, AJ manages business operations and utilizes his regulatory skill set to assist credit unions in alleviating the regulatory mandates that they face daily, as well as preparing credit unions for auditor visits and requests. As an effective and dynamic communicator, AJ prides himself in his ability to train credit unions on BSA and high-risk management with the CU*BASE software suite to ensure that credit unions understand the depth of the software and remain in compliance.



Why These Reports Fit

"I selected the following sample dashboards and reports to draw attention to the power of the data analytics the system provides and areas where your executive team can get immediate answers to more complex questions.

We pride ourselves in helping our owners meet new regulatory and third-party audit requirements utilizing already existing data and member activity in record time. This is done in a cooperative environment including multiple compliance professionals throughout the network.

CU*BASE has some of the best analytical tools to handle best practice requirements and tasks associated with regulatory requisites. This brochure describes some of my favorite software features which save our credit unions countless hours and money, thereby lowering the cost of compliance."

AJ Schalk, NCCO
AVP AuditLink

These dashboards and reports change on an annual basis as new regulations and loss mitigation come to light. It is a living document.

Abnormal Activity | Transaction Pattern Dashboard

Why AJ thinks this report is an important tool to remain in compliance:

“The Abnormal Activity Monitoring Dashboard is one of the largest investments CU*Answers has made to help credit unions monitor and mitigate losses due to fraud and uncover high risk activity. The patterns used to make this functionality align with your unique membership, geography, and product structure are designed by you using your data verses sending it to a third party.”

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	010 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	02 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

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Total # of accounts: 22

Total # of employee accounts (highlighted): 0

What you can analyze with this report:

In response to the increase regulatory pressure to have systems in place to monitor abnormal activity across all channels CU*Answers had built robust native fraud management functionality. This is part of the core platform, included at no additional cost to your credit union.

How to access this report:

Access this report by selecting **Tool #537: Monitor Abnormal Activity**.

AuditLink

Abnormal Activity Monitoring

Reasons to Consider Abnormal Activity Monitoring:

In response to growing trends of fraud, identity theft, and elderly abuse, the FDIC and CFPB are urging credit unions to identify and monitor high-risk activity among their member base. If they have not done so already, regulators will be asking how you are monitoring high-risk transaction activity through electronic channels. Taking a proactive approach to the operation, identifying through member transactions, conducting due diligence and research, and maintaining documentation of member status. This can place a significant burden on your internal team.

That is where the AuditLink team can help! We have experience in identifying and researching high-risk activity for a diverse group of credit unions. Let us utilize the powerful CU*Answers Abnormal Activity Monitoring due diligence tool to serve your needs effectively and efficiently.

AuditLink Can Help!

Here's what we will do:

- Configure the tool to identify potential high-risk activity in electronic origins over the prior three months.
- Review and research account transaction activity for the prior month.
- Provide assembly reports of our review including recommendations for additional due diligence.
- Create a specific memo type for audit trackers to allow for easy identification of abnormal activity memo notes and for printing.
- Assist in creating due diligence codes to flag high-risk accounts.
- Hold a web-conference with your team to explain all of the above and as always, we will be available for questions during the way.

Contact Information:

Jim Miller
jim.miller@cuanswers.com

Martin Johnson
martin.johnson@cuanswers.com

auditlink.cuanswers.com

Learn more at auditlink.cuanswers.com

CU*ANSWERS
Management Services

Blocked Persons Dashboard

Why AJ thinks this dashboard is an important tool to remain in compliance:

“This dashboard allows your credit union to easily deny members from using a type of transaction or service they have abused or been involved in fraudulent activity in the past. Your credit union can block members who share online banking credentials with scam artists or lose money through Person to Person (P2P) transactions by giving up their credentials. Also, you can stop employees who do not take the time to read comments which describe restrictions from accidentally reissuing a debit or credit card.”

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

What you can analyze with this dashboard:

The Blocked Persons Dashboard creates a centralized place to see and stop activity based on patterns the credit union sees as risky or potentially fraudulent. Additionally, this database allows you to record names and, if known, Social Security Numbers (SSNs) of individuals for whom membership should be denied using an infrastructure independent from membership and other key data tables.

How to access this dashboard:

Access this report by selecting **Tool #892 View Fraud Alert/Blocked Persons List**.

BSA/SAR Structuring Report

Why AJ thinks this report is an important tool to remain in compliance:

“There is growing concern in the regulatory environment regarding the detection of cash related activity performed by an individual on their primary account and then subsequent activity on accounts they on which are only joint. This tool is designed to uncover those events and many more by virtue of its robust analytical capabilities.”

The screenshot shows a software window titled "Session 1 CU*BASE GOLD - ABC CREDIT UNION". The main heading is "BSA/SAR Structuring Report". Below this is a "Report Options" section with the following controls:

- Date range: [Dropdown menu]
- SSN/TIN: [Text input] Optional
- Organize data according to:
 - Who did the transaction (sort/stack by SSN/TIN for the person served)
 - Which membership had the activity (sort/stack by ACCTBS for the activity account)
 - What this person owns (sort/stack by SSN/TIN: include all activity by anyone on all accounts where this SSN/TIN is an owner)
- Report daily transaction amounts equal to or over: [Text input] 0
- Export report to file

On the right side, there is a printer control panel with the following options:

- Job queue
- Copies: [Text input] 1
- Printer: [Text input] P1 [Search icon]

A message box with an information icon (i) states: "This process may take greater than 15 minutes to run depending on your selections. Please avoid running another report until the first is complete." Below the message box are two buttons: "Retrieve Settings" and "Save Settings". At the bottom, there is a navigation bar with icons for back, forward, up, pause, print, refresh, information, help, and search.

What you can analyze with this report:

This report provides a more comprehensive and detailed analysis of smaller denomination cash transactions that would normally fall below the standard range for BSA monitoring, to help your auditors look for signs of structuring or other suspicious activity. Multiple filtering options allow you to add multiple attempts to hide transactions that might not be caught by standard reporting and analysis. The file used by the report is organized not only by primary member but by joint owners allowing you even deeper analysis

How to access this report:

Access this report by selecting **Tool #1990 Print BSA/SAR Structuring Report**.

File Maintenance Dashboard (CUFMAINT)

Why AJ thinks this dashboard is an important tool to remain in compliance:

“Reviewing file maintenance can be one of the most tedious tasks in an audit department’s day. It can take hours to sift through all the logs to determine what is important for further reviews. This dashboard gives staff the capability to instantly sort through all the noise and go right to those critical data elements deserving a deeper dive.”

Session 1 - ABC CREDIT UNION

File Edit Tools Help

CU File Maintenance Inquiry What Was Changed

Date range: From [MMDDYYYY] To [MMDDYYYY]

Account #

Program Table/File
 Column/Field Emp ID

Date	Time	ID	Account	Type	Table/File	Column/Field	Change Made (Before/After)	Misc Info
Nov 27, 2019	15:34:03	-9			IRABL	BEGYR	001378494 001378494	2019
Nov 27, 2019	15:34:03	-9			IRABL	CURDEP	000002100 000000000	2019
Nov 27, 2019	15:34:03	-9			IRABL	DSTWDR	000023285 000020000	2019
Nov 27, 2019	15:34:03	-9			IRABL	DIUDEP	000001361 000001361	2019
Nov 27, 2019	15:34:03	-9			IRABL	OTHWDR	000001200 000001200	2019
Nov 27, 2019	15:08:36	-3			LNAP	INTRAT	4.250	
Nov 27, 2019	15:08:36	-3			LNAP	NOPAY	60	
Nov 27, 2019	15:08:33	-3			LNAP	INTRAT	4.250	
Nov 27, 2019	15:08:33	-3			LNAP	NOPAY	60	
Nov 27, 2019	11:46:23	*W			SYSCCTL	IPIFLG	N	SYSCCTL LCTCN

↑ ↓

Who made the change
 Exclude Sys Processes
 Clear filter

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What you can analyze with this dashboard:

This dashboard is use monitor file maintenance activity made by various programs throughout the CU*BASE system. Data from the CUFMAINT file is displayed with the most current activity at the top.

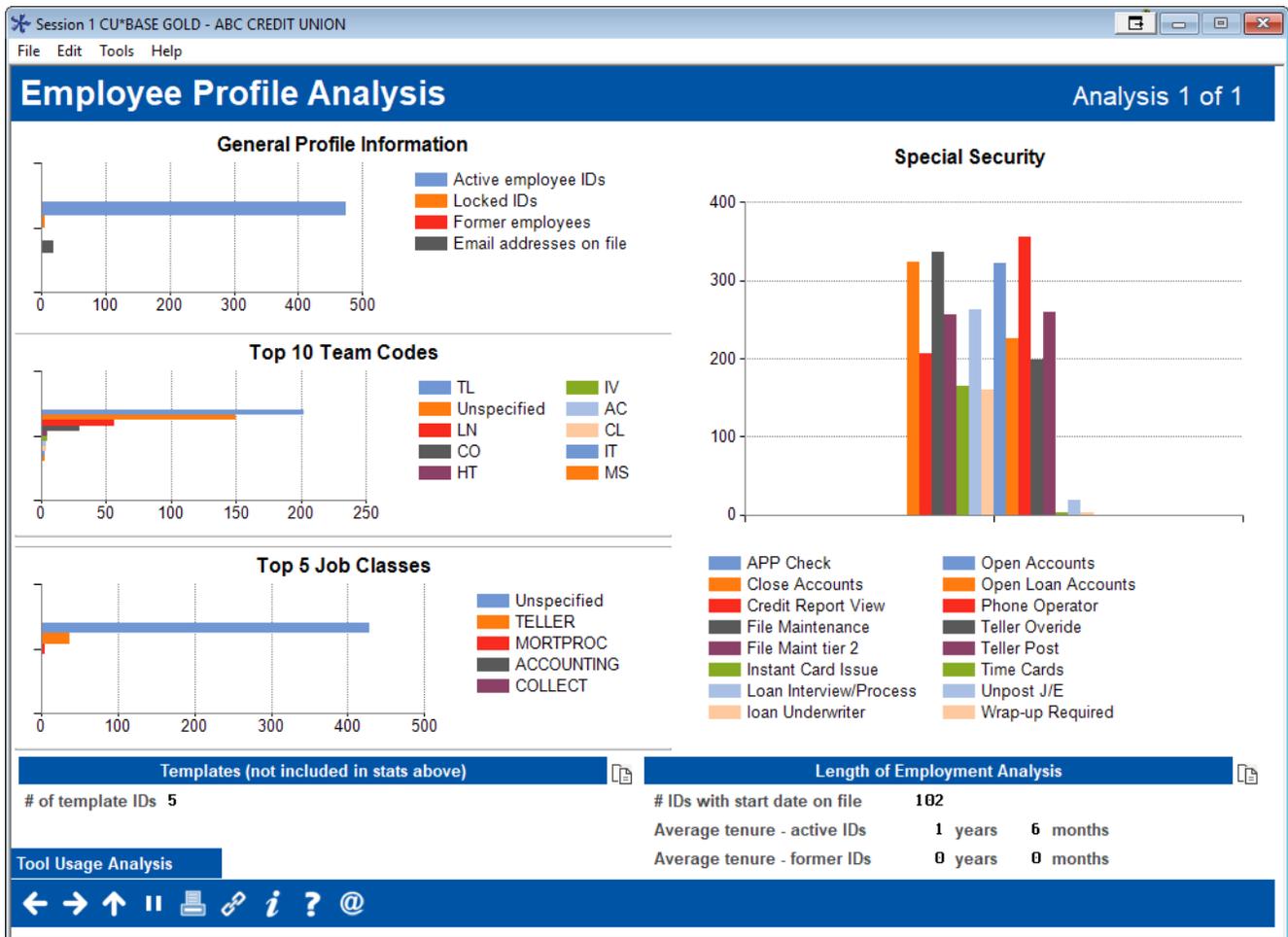
How to access this dashboard:

Access this report by selecting **Tool #159 Audit CU File Maintenance (CUFMAINT)**

Employee Security Profile Analysis

Why AJ thinks this dashboard is an important tool to remain in compliance:

“Risk managers will give this dashboard serious consideration. This graphical display paints and easily understood overall picture of the system functionality granted to all team members across the organization rated by those tools and processes used the most. In essence, displays any perceived riskier processes and the amount of team member having access to them.”



What you can analyze with this dashboard:

This screen shows summary statistics and graphs of key employee security settings, for all of your credit union’s active and archived employee IDs.

How to access this dashboard:

Access this dashboard by using **Tool #991 Employee Security Profile Analysis**. It can also be accessed via the Profile Analysis button on the main Employee Security dashboard.

Abnormal Activity | Member Group Dashboard

Why AJ thinks this dashboard is an important tool to remain in compliance:

“This software feature was developed for a number of reasons including the FFIEC’s Guidance letter on managing high-risk account activity, elder abuse, and low-level BSA and ACH activity. It goes hand in hand with the coding of member due diligence levels for the ongoing monitoring and detection of high-risk accounts.”

Session 0 CU*BASE GOLD Edition - ABC TESTING CREDIT UNION

File Edit Tools Help

Monitor Abnormal Activity

Member group to monitor: INDIVIDUAL

Monitor transactions from: Monitoring settings are based on a date range of 1 month of activity

Flag if member age is below or above Include all activity for members with Due Diligence flag

DD	Account	Member Name	Age *	Origin	# Trans	Trans Dollars	Trans Dollars	Risk Level	Last AT Tkr	By
0		W	56	AUDIO RE	2	200,000	100,000	HIGH RISK	OP 05/28/13	-3
0		L	69	CREDIT C	6	3,108	518	ABNORMAL	OP 05/28/13	-3
0		H	71	AUDIO RE	10	31,948	3,194	ABNORMAL	OP 05/28/13	-3
0		N	70	ACH NETW	8	65,086	8,135	HIGH RISK	OP 05/28/13	-3
				AUDIO RE	6	126,012	21,002	HIGH RISK		
0		D	54	CREDIT C	12	4,930	410	ABNORMAL	OP 05/28/13	-3
0		S	50	CREDIT C	21	3,199	152	ABNORMAL	OP 05/28/13	-3
0		B	50	ACH NETW	10	21,953	2,195	ABNORMAL	OP 05/28/13	-3
0		T	49	ACH NETW	6	23,990	3,998	ABNORMAL	OP 05/28/13	-3
0		Z	33	DEBIT CA	48	4,782	99	ABNORMAL	OP 05/28/13	-3
0		S	57	AUDIO RE	2	37,000	18,500	ABNORMAL	OP 05/28/13	-3
0		R	46	CREDIT C	31	4,764	153	ABNORMAL	OP 05/28/13	-3
0		B	51	CREDIT C	30	3,757	125	ABNORMAL	OP 05/28/13	-3
0		F	70	CREDIT C	26	3,199	123	ABNORMAL	OP 05/28/13	-3
0		U	46	CREDIT C	22	6,874	312	HIGH RISK	OP 05/28/13	-3
0		R	46	AUDIO RE	5	37,852	7,570	ABNORMAL	OP 05/28/13	-3

■ Inquiry ■ Tracker Review ■ Activity Analysis

Export
Member Connect
Print Report
View Configuration
Refresh List

Total # records	124
Total # abnormal	99
Total # high risk	25

(4531) 8/14/13

What you can analyze with this dashboard:

Use this time-saving tool to quickly identify abnormal or high-risk transactions according to the parameters set by your credit union. Use this screen to monitor abnormal activity for a number of member groups including regular members and commercial fiduciary, and to detect smurfing.

How to access this dashboard:

Access this dashboard by selecting **Tool #537 Monitor Abnormal Transaction Activity**

Other related resources:

Refer to the “**Abnormal Activity Monitoring**” booklet for more details.

Loan with Interest Due Above Payment Amount

Why AJ thinks this dashboard is an important tool to remain in compliance:

“This report is a pre-emptive tool which will keep you one step ahead of your examiner. The same math that we are using to uncover potentially negatively amortizing loans is used by examiners when you supply them with your AIREs file. Make sure your employees create a collection Tracker describing the situation for every one of these loans.”

The screenshot shows a software interface for 'Session 0 CU*BASE GOLD Edition - TEST CREDIT UNION'. The main title is 'Loan Interest Greater than Payment Report'. Below the title, there are two columns: 'Report Options' and 'Response'. Under 'Report Options', there are two 'Select' buttons for 'Business unit' and 'Loan category'. There are four checkboxes: 'Include written off loans', 'Include delinquent loans', 'Include interest only loans', and 'Export to data file'. Under 'Response', there is a 'Job queue' checkbox, a 'Copies' input field with the value '1', and a 'Printer' input field with the value 'P1'. At the bottom of the interface, there is a navigation bar with icons for back, forward, up, down, print, refresh, help, and search.

What you can analyze with this report:

This report lists accounts with interest due that is greater than the payment amount and not delinquent. It identifies loans with potentially inherent collections problems which are not always apparent to credit union management.

How to access this report:

Access this report by selecting **Tool #480 Loans w/ Interest Due Above Payment Amt**

Loan Portfolio Concentration Risk Summary

Why AJ thinks this dashboard is an important tool to remain in compliance:

“Since 2010 credit union have been required to evaluate, analyze, and report on concentrations of loans and specific segments. This tool was developed to help you manage and trend all your concentration risk segments. It is the premiere software tool provided to credit unions from a compliance perspective in the last few years.”

The screenshot shows a web browser window titled "Session 1 - ABC CREDIT UNION" with a menu bar (File, Edit, Tools, Help). The main content area is titled "Risk Analysis Selection" and contains various filters and controls:

- Net worth:** A text input field.
- # of segments defined:** 2
- Working with segment:** *None
- Corp ID:** 00
- Month/year to process:** Oct 2019
- Loans opened:** From Jan 01, 1900 [MMDDYYYY] To Oct 31, 2019 [MMDDYYYY]
- Include written off loans
- Include Loans With:** Radio buttons for All (selected), CU, and Investor.
- Ownership of % owned by CU between:** Two input fields with "and" between them.
- Current balances between:** Two input fields with "and" between them.
- Interest rates between:** 0.000 and 0.000
- % of net worth over:** 0.00
- Current credit scores between:** Two input fields with "and" between them.
- Maturing after:** One input field with a calendar icon and [MMYYYY] format.
- # of days delinquent between:** Two input fields with "and" between them.
- LTV % between:** Two input fields with "and" between them.
- Collateral:** Radio buttons for Current value (selected) and Pledged value.
- Dealer code, Sponsor code, G/L #, Business unit, Branch/location #, Loan officer ID, Member designation, Investor:** Each has a "Select" button.
- Loan category, Loan purpose code, Loan security code, Collateral type, Loan process type, States where collateral resides, States where member resides:** Each has a "Select" button.
- Buttons:** Reset Filters, Select Existing Segment, Data Source.
- Footer:** Navigation icons (back, forward, up, down, refresh, search, help, etc.).

What you can analyze with this dashboard:

This is the first of four analysis screens which help you monitor the policy limits you have in place, analyze the credit quality of the segment itself, and to review the membership, product, and collateral makeup of the loans found in the segment. Vital to this feature is your ability to save your analytics month over month for trending purposes.

How to access this dashboard:

Access this dashboard via **Tool #592 Portfolio Analysis - Concentration Risk. Define a segment and select Summary (F12).**

Work Dormancy Summary Dashboard

Why AJ thinks this dashboard is an important tool to remain in compliance:

“How many active members do you really have? Use this dashboard when determining not only members no longer using you, but what your actual active member count is. How well is your team mitigating risk through the evaluation of recent activity on inactive accounts and how is your strategy for reengaging inactive members working out? This dashboard will answer that and many other questions. ”

Session 1 CU*BASE GOLD - Dormancy Summary 🗖

Monitored as of **Nov 27, 2019**

Months Dormant	Regular Dormancy		Dormancy Suspended		Escheat Pending	
	# Accounts	Balance	# Accounts	Balance	# Accounts	Balance
0 to 11	1118	3,544,977.58	5	24,269.57	0	0.00
12 to 23	997	1,749,046.71	1	143.00	0	0.00
24 to 35	261	318,082.06	29	0.00	150	275,133.69
36 to 47	0	0.00	110	0.00	6	167.87
48 to 59	0	0.00	0	0.00	0	0.00
60 +	0	0.00	0	0.00	0	0.00
Total	2376	5612106.35	145	24412.57	156	275301.56

 Click on a count (# accounts or # members) to export data or view this group of members via Common Bonds dashboards.

Show Memberships

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What you can analyze with this report:

This report lists accounts with interest due that is greater than the payment amount and not delinquent. This handy tool calculates and displays a summary of all funds in dormant accounts, suspended dormant accounts, and accounts ready to be escheated to the state, according to the length of time the member has been on the dormancy list.

How to access this dashboard:

Access this dashboard via **Tool #985 Work Dormant Members, then Summary (F15)**.

Other related resources:

Also check out the Dormancy Master Listing report accessed via **Tool #347 Dormant Members Master Listing**. Refer to the “CU*BASE Dormancy and Escheat Monitoring” booklet for more details.

Bank Secrecy Act (BSA) Dashboard

Why AJ thinks this dashboard is an important tool to remain in compliance:

“This is the techie way to manage your Bank Secrecy audit functions. The screen populates with the same data found on your daily BSA reports but gives you an online working queue and a way for you to electronically keep track of your verification process. You can even use this electronic log to transmit CTRs to FinCEN—no retyping required!”

Session 1 - ABC CREDIT UNION

File Edit Tools Help

Verify Bank Secrecy Act File All Records

Go to: Date [MMDDYYYY]
 SSN/TIN

Verified	By	SSN/TIN	Name	Amount	Processed	Last Action Taken on CTR
Nov 27, 2019	\$Z	8		9,790.58	Jun 19, 2019	
Nov 26, 2019	+S	0		12,000.00 *	Jun 19, 2019	Saved
Nov 27, 2019	\$Z	2		3,037.00	Jun 19, 2019	Saved
Nov 27, 2019	\$Z	1		17,300.00 *	Jun 19, 2019	Saved
0/00/0000		4		3,800.00	Jun 19, 2019	
0/00/0000		1		7,500.00	Jun 19, 2019	
0/00/0000		4		5,820.00	Jun 19, 2019	
0/00/0000		7		7,100.00	Jun 19, 2019	
0/00/0000		9		3,000.00	Jun 19, 2019	
Nov 26, 2019	-9	7		6,000.00	Jun 19, 2019	
0/00/0000		9		15,000.00 *	Jun 19, 2019	Saved
0/00/0000		5		4,200.00	Jun 19, 2019	
0/00/0000		3		4,000.00	Jun 19, 2019	
0/00/0000		1		7,750.00	Jun 19, 2019	Saved
0/00/0000		1		3,700.00	Jun 19, 2019	
0/00/0000		3		8,700.00	Jun 19, 2019	
Nov 07, 2019	;Y	6		7,200.00	Jun 19, 2019	
0/00/0000		5		7,100.00	Jun 19, 2019	

Show details
 Verified
 Delete
 CTR
 ↑ ↓

* Exceeds 10,000

Change View
 Work All CTRs

What you can analyze with this dashboard:

Use the BSA Activity Inquiry to verify transactions against the various reports your credit union is required to submit. This inquiry allows you to mark items as “verified” as you check them against the Currency Transaction Report and/or Suspicious Activity Reports your credit union is required to file.

How to access this dashboard:

Access this dashboard via **Tool #984 Work Daily BSA/CTR Activity**.

Other related resources:

Also check out the Bank Secrecy Act Report accessed via **Tool #1990 Print BSA/SAR Structuring Report**. Refer to the “Bank Secrecy Monitoring” booklet for more details.

Batch Un-enroll member from E-Statements Dashboard

Why AJ thinks this dashboard is an important tool to remain in compliance:

“This is yet another tool to comply with Reg. E’s requirement to prove that members qualify to receive electronic communication! There is no time better than selling e-Statements at the time the member is sitting across the desk from you. However, it is many trade organizations’ opinion that the member must also agree to receive electronic statements and notices through Internet channels. Use this report to audit those members who have yet to agree electronically and give them a call.”

Session 1 - Batch Un-enroll Members from E-Statements

Corp ID 01

Report Options **Response**

Processing type Audit Update

Print report

Export to file

Online banking use agreement last updated on Feb 25, 2016

Online banking passwords expire after 90 days of non-use.

Membership qualifications un-enroll members with an e-statement enrollment date PRIOR TO 00000000 [MMDDYYYY]

That have: Not accepted the use agreement

Not logged into the online banking in over 000 days

Bad email address

Job queue

Copies 1

Printer P1

Navigation icons: back, forward, up, pause, print, refresh, help, search

What you can analyze with this report:

This feature allows you to un-enroll members based on several criteria: not having accepted the online banking use agreement, not having logged in over a certain period, or having an email address marked as invalid by the system. Select to run an audit report; then run a final update to the system.

How to access this report:

Access this dashboard via Tool #365 e-Statement Batch Un-enrollment.

Insider Audit/Due Diligence Report (Tool #402)

Why AJ thinks this dashboard is an important tool to remain in compliance:

“Our Audit Link staff uses this report to drill down to research how many teller transactions are being reversed when cash is involved. It is a vital report for monitoring the number of teller mistakes and for verifying that reversed cash transactions are reapplied appropriately. This dashboard has dual functionality to review suspicious insider activity as well as review your high risk accounts by due diligence code preference. A vital tool to streamline enhanced due diligence as well as allowing the credit union to easily produce a list of high risk accounts.”

Session 1 - ABC CREDIT UNION
File Edit Tools Help

Print Special Account Audit Report

Generate report for Insider/Employees Members with due diligence flag
Employee type code Optional

Job queue
Copies
Printer

Reports to Print

Teller audit key review
Include data from To [MMDDYYYY]
(Remember that data is retained for 90 days)
Audit keys Optional
Flag transactions greater than or equal to (whole \$) Optional

Transaction activity review
Pull data from Current month Prior month range
Dates to include To [MMDDYYYY]

File maintenance review
Pull data from Current month Prior month
Range of days in that month to (such as 03 to 10 for the 3rd through the 10th)

Negative balance/Delinquent accounts review
(No date selections available; will be as of today)

Account list only
(No date selections available; will be as of today)

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What you can analyze with this dashboard:

Reports can be produced that show activity based on teller audit keys, origin code transaction activity, file maintenance, negative balance/delinquent loans, as well as an account list only report. This report is used by compliance staff to monitor insider accounts as well as activity on high risk accounts flagged by the credit union. Auditors may ask for a list of high risk accounts, the account list only report provides an easy way to pull this information from the system.

How to access this report:

Access this report via **Tool #402 Insider Audit/Due Diligence Report**.