

Abnormal Activity Monitoring

MEMBER GROUP | MONTHLY PROCESS

CU*BASE® is a registered trademark of CU*Answers, Inc.
Also find this booklet online: open.cuanswers.com/cubase-reference

Revised: December 22, 2021

The goal of the abnormal activity monitoring tool is to provide credit unions with a method for identifying and examining anomalous activity at the member level. When configured to a credit union's specifications, the CU*BASE tool can be used to monitor members with transactions outside the range of what is considered normal activity. The tool sifts through a month's worth of data across the credit union's entire membership and those with an abnormal number or dollar amount of transactions will populate the dashboard.

FFIEC guidance urges financial institutions to perform this monitoring but proving that it is being done is even more critical. By incorporating the use of other CU*BASE features such as the Member Tracker System and Due Diligence Codes your credit union can document and evidence the review of suspicious activity all within the system.

This booklet describes the process for configuring and monitoring the Member Groups option within the abnormal activity monitoring toolset. This option compares individual member activity against norms for the entire membership.

Contents

Configuring Abnormal Activity Settings—3

Before You Begin—3

Setting Up Member Groups—4

Adding Origin Groups—5

Determining Accurate Transaction Ranges—8

Sampling/Comparison Dashboard—9

Monitoring Activity for a Member Group—11

Run the Tool—11

Filter by High Risk—14

Monitoring Options—14

View Members with Certain Due Diligence Flag—14

Flag Members in a Certain Age Range—15

Go to Inquiry Screen of a Specific Member on List—16

Review Tracker Conversations of a Specific Member on List—16

View Transaction Information for a Specific Member on List—17

View Configuration Settings—17

Document Your Review—17

Configuring Abnormal Activity Settings

Getting Started

Before You Begin

You will need to categorize your members into specific groups by membership designations with similar patterns of activity. Individual and organizational accounts should be grouped accordingly.

- Based on the composition of your membership, determine which member designations need to be added to a member group. The following member groups are recommended (as applicable): Individual, Business, and Fiduciary.
- Determine which types of transactions (Origins) you would like to monitor for each member group.

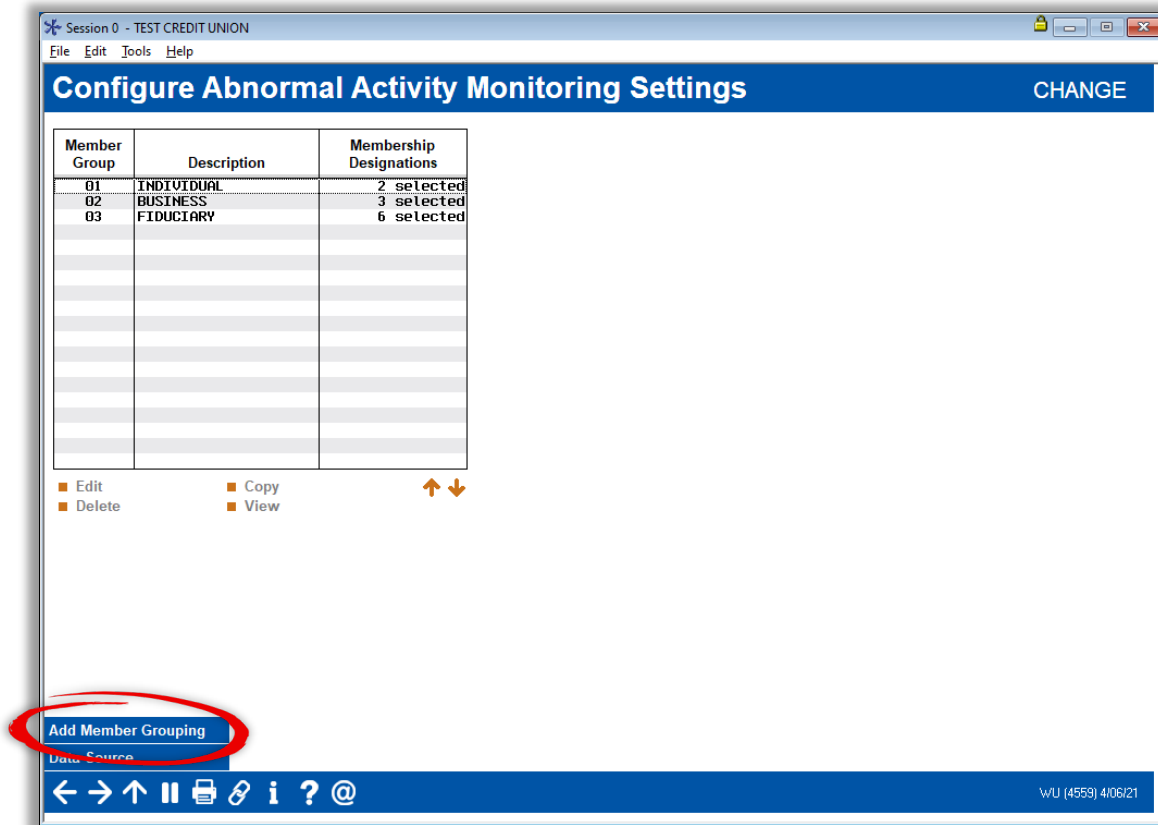
Additional origin codes can be added at your discretion, but at a minimum, the following origins should be setup for each member group: ACH, ATM, Debit Card, Credit Card (if online), Audio Response and Wire Transfers.

IMPORTANT NOTE ABOUT WHAT THE TOOL IS NOT DESIGNED FOR: Use of the abnormal activity monitoring tool is not intended to replace monitoring of accounts that are already known to the credit union. The purpose of the tool is to uncover new suspicious activity.

Setting Up Member Groups

To set up member groups, access **Tool #101 Abnormal Activity Monitoring Config.**

Creating Member Groups



Perform the following actions:

- Click *Add Member Grouping*
- In the *Description* field, enter the name you would like to give the group.
- Click *Select* next to the *Used for monitoring membership designation(s)* field.

Member Group Entry

Member group 04

Description

Used for monitoring membership designation(s)

Session 3 CU*BASE GOLD - Membership Designations Selection

Jump to description starting with

Jump to code starting with

Search for description containing

Code	Description	
CO	CORPORATION/LLC/PLLC	
CR	Conservatorship	
CS	Custodial	
EN	OTHER ENTITY	
FD	Fiduciary	
GU	Guardianship	
IN	Indirect Member	
MI	Individual	
MO	Organization	
NP	Non-Profit Organizat	
PA	PARTNERSHIP	
RP	Representative Payee	
SP	SOLE PROPRIETORSHIP	

■ Select

■ Select

↑ ↓

Select All

Unselect All

←

→

↑

⏸

🖨

🔗

📄

?

@

In order to be as efficient as possible when monitoring members, it is best to avoid including the same Membership Designation Code in more than one group. Doing so would cause you to monitor the same member more than once.

After you have setup member groups you can now add origin types.

- ## Add an Origin



Select Transaction origin code

Session 0 - Activity Monitoring Settings by Origin Group

Member group **01** **INDIVIDUAL**

Origin group description Transaction origin code **Select**

Level	Transaction Counts		Combined Transaction Amount	
	From	To	From	To
NORMAL	0	<input type="text"/>	0	<input type="text"/>
ABNORMAL	0	<input type="text"/>	0	<input type="text"/>
HIGH RISK	0	9,999,999	0	999,999,999

Data Source

← → ↑ || ⏏ i ? @ WU (4561)

Select the Origin (transaction type). It is recommended that you set up the same Origins for each member group that you create.

Listing of origin types

Session 0 CU*BASE GOLD - Origin Code Selection

Jump to description starting with

Jump to code starting with

Search for description containing

Code	Description		Code	Description	
01	TELLER PROCESSING		16	DEBIT CARD PROCESSING	
02	SHARE DRAFT FROM BANK PROCESS		20	CU+EASYPAY! PROCESSING	
03	LOAN DEPARTMENT PROCESSING		22	CREDIT CARD PROCESSING	
04	DIRECT POSTING PROCESSING		96	AUDIO RESPONSE PROCESSING	
05	PAYROLL DEDUCTION PROCESSING		99	AUTOMATIC SYSTEM PROCESSING	
07	JOURNAL ACCT TRANSFER PROCESS				
08	ERROR CORRECTION PROCESSING				
09	WIRE TRANSFER PROCESSING				
10	CERTIFICATE PROCESSING				
11	ACH NETWORK PROCESSING				
13	ATM NETWORK PROCESSING				
14	STOP PAY FEE PROCESSING				
15	PHONE OPERATOR TRANS				

■ Select

Select All Unselect All

← → ↑ || ⏏ i ? @ WU (4132)

Now perform the following actions:

- In the *Origin group description* field, enter a description for your Origin group.
- 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.
- In the *To* fields under the *Combined Transaction Amount* heading, enter the highest dollar amount of transactions that your credit union considers to be normal, abnormal, and high-risk for the type of membership(s) and transaction(s) you're planning to monitor. Use Enter to save your changes.

Configuration Threshold Entry

Session 2 - Activity Monitoring Settings by Origin Group

Member group **01** **INDIVIDUAL**

Origin group description **ACH** Transaction origin codes **Select** 1 selected

Level	Transaction Counts		Combined Transaction Amount	
	From	To	From	To
NORMAL	0	70	0	10,000
ABNORMAL	0	150	0	25,000
HIGH RISK	0	9,999,999	0	999,999,999

Add the rest of your Origin groups by again selecting *Add Origin Group*. If you are satisfied with your configuration settings, click *Save/Update*.

Configuration Dashboard

Session 2 - BEDROCK COMMUNITY CREDIT UNIO

File Edit Tools Help

Configure Abnormal Activity Monitoring Settings

CHANGE

Member group **01**

Description **INDIVIDUAL**

Used for monitoring membership designation(s) **Select** 1 selected

Origins	Origin Codes	Risk Level	Transaction Count		Combined Transaction Amount	
			From	To	From	To
ACH	0 selected	NORMAL	0	70	0	10,000
		ABNORMAL	71	150	10,001	25,000
		HIGH RISK	151	9,999,999	25,001	999,999,999
ATM	0 selected	NORMAL	0	50	0	8,000
		ABNORMAL	51	75	8,001	10,000
		HIGH RISK	76	9,999,999	10,001	999,999,999
AUDIO RESP	1 selected	NORMAL	0	20	0	30,000
		ABNORMAL	21	49	30,001	64,000
		HIGH RISK	50	9,999,999	64,001	999,999,999
CREDIT	1 selected	NORMAL	0	55	0	3,500
		ABNORMAL	56	79	3,501	9,000
		HIGH RISK	80	9,999,999	9,001	999,999,999
DEBIT	0 selected	NORMAL	0	100	0	6,000
		ABNORMAL	101	150	6,001	10,000
		HIGH RISK	151	9,999,999	10,001	999,999,999

☐ Edit
 ☐ Delete
 ☐ View
 ↑ ↓

Save/Update

Add Origin Group

Data Source

i Settings are based on a date range of one month of activity.

< > ↑ ↓ ⏏ ⌂ ? @

TR (4560) 4/08/21

Determining Accurate Transaction Ranges

How to Set Thresholds

For assistance in figuring out the transaction ranges for what your credit union considers “normal,” “abnormal,” and “high-risk,” activity patterns, refer to the Sample / Comparison Dashboard outlined 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 or expand to minimize false positives or to catch a broader range of activity.

Sampling/Comparison Dashboard

A useful tool in helping you determine transaction ranges is the Transaction Activity Summary Compare sampling dashboard. To access this dashboard, go to **Tool #775 Sample Transactions by Delivery Channel**.

Sample Transactions by Delivery Channel Dashboard

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

The screenshot shows a web application window titled 'Session 0' with a menu bar (File, Edit, Tools, Help). The main header is 'Member Analysis - Transaction Activity' with 'Jul 2021' on the right. Below the header, there are filters for 'Month/year' (Jul 2021), 'Filter' (All, Individual, Organization), and 'Branch ID' (00 All Branches). The main content area is titled 'Analysis Method' and lists 20 methods, each with a 'Go!' button. The 'Go!' button next to 'Debit (Signature) Processing' is circled in red. At the bottom of the list are up and down arrows. A footer bar contains navigation icons: back, forward, up, down, print, link, info, help, and search.

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

After selecting an origin, the next screen will show you the number of transactions by member during the previous month.

Showing the Number of Transactions by Member

Session 0 - ACH Processing

Month/year Jul 2021 # Records 34,322 Filter Individual
Branch ID 00 All Branches

Account #	Orig	Name	# of Transactions
			270
			208
			189
			164
			163
			139
			130
			118
			117
			108
			108
			108
			106
			100
			96
			95
			91
			91

Select

Export
Member Connect
Summary Compare
Common Bonds

Highlighted name is an employee.

Navigation icons: back, forward, up, down, pause, print, link, info, help, search

Click *Summary Compare*. You will then be brought to the Transaction Activity Summary Compare dashboard shown below. This screen provides a range of transactions by dollars.

Showing range of transactions by dollars

Session 0 - ACH NETWORK PROCESSING

Origin 11 Compare period 1 to period 2 Items to compare Debits \$ Difference > 1,000

Account #	Origin	Last Month			Two Months Ago			Three Months Ago			Percent	Difference
		Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran		
11		5,001	62	3	1	400	3		0	5,000.00%	5,000	
11		150,097	6,759	5	97	6,759	4	580	7,708	6	1,546.39%	150,000
11		5,524	0	5	4	6,489	2	4	7,933	2	1,380.00%	5,520
11		1,479	4,824	9	2	2,386	10	1	3,121	3	738.50%	1,477
11		2,103	5,405	8	3	3,986	5	3	4,487	6	700.00%	2,100
11		1,364	23,923	35	2	6,207	23		72	2	681.00%	1,362
11		275,881	1,381	7	435	1,381	5	1,658	1,381	10	633.20%	275,446
11		5,990	999	2	10	6,799	2		805	1	598.00%	5,980
11		19,577	11,280	11	35	0	1		0		558.34%	19,542
11		5,656	0	1	11	0	1		0		513.18%	5,645
11		100,187	2,928	5	212	3,255	6	202	8,492	8	471.58%	99,975
11		3,717	1,032	13	10	1,692	10	49	4,121	8	370.70%	3,707
11		100,618	810	5	272	810	3	284	810	3	368.91%	100,346
11		15,003	1,177	9	42	1,169	2		1,191	2	356.21%	14,961
11		2,608	3,054	7	10	3,054	4	1,477	8,496	8	259.80%	2,598
11		6,188	8,202	7	25	5,013	3		0		246.52%	6,163
11		2,181	0	1	9	0	1		0		241.33%	2,172
11		1,183	4,970	6	6	3,758	3	957	3,261	4	196.16%	1,177
11		11,658	12,306	42	61	430	8	108	82	5	190.11%	11,597
11		6,436	2,434	10	34	2,408	10	23	1,341	7	188.29%	6,402

Navigation icons: back, forward, up, down, pause, print, link, info, help, search

Monitoring Activity for a Member Group

How to Generate the Review Population

Run the Tool

Go to **Tool #537 Monitor Abnormal Transaction Activity** and perform the following actions:

- Click on the Member groups (compare members to norms for the group) radial

Abnormal Activity Monitoring Dashboard

The screenshot displays the CU*BASE - All My Tools interface. At the top, there's a search bar with the text "What would you like to do today?" and a "Tool # 537" field. Below the search bar, there are checkboxes for "Exact match" and "Search long description". A table lists various tools, including "1 Teller Line Posting" with a shortcut of "TELLER". A red circle highlights the "Member groups (compare members to norms for the group)" option in the search results. The interface also includes a "Go!" button, a "More" button, and a "What's Up?" section with a "Visit Client News >" link. The bottom of the screen shows a navigation bar with icons for back, forward, home, and other functions.

Tool #	Title	Shortcut	More
1	Teller Line Posting	TELLER	Go! ⓘ ☆
12	Update/Order Online Credit Cards	CC	Go! ⓘ ☆
13	Work Online Banking Apps/Requests	ONLINE	Go! ⓘ ☆
14	Member Personal Banker	PB	Go! ⓘ ☆
15	Update Membership Information	UMBR	Go! ⓘ ☆
20	Update Account Information	ACCT	Go! ⓘ ☆

Either double-click the member group on which you would like to run the tool or highlight the member group and click Select.

Abnormal Activity Monitoring Dashboard showing Risk Levels

Session 0 CU*BASE

File Edit Tools Help

Monitor Abnormal Activity Across Member Groups

Member group to monitor: 0001 INDIVIDUAL

Monitor transactions from: 1st Month Prior

Flag if member age is below ☐ or above ☐

* Highlighted name = Employee

Monitoring settings are based on a date range of 1 month of activity

Include all activity for members with Due Diligence flag

Show most recent notes for these memo type(s)

DD	Account	Member Name	Age	*	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
8			56		DEBIT CA	14	5,119	365	ABNORMAL	DP 07/31/21	99
8			50		SHARE DR	28	145,053	5,180	HIGH RISK	AB 07/21/21	=P
7			64		ACH NETW	3	161,315	53,771	HIGH RISK	DP 07/31/21	99
7			68		ACH NETW	162	20,425	126	HIGH RISK	DP 07/31/21	99
7			63		DEBIT CA	71	9,938	139	ABNORMAL	DP 07/31/21	99
					AUDIO RE	14	103,390	13,099	HIGH RISK		
7			50		ACH NETW	206	17,395	84	HIGH RISK	DP 07/31/21	99
7			33		ACH NETW	82	21,348	261	ABNORMAL	DP 07/31/21	99
					DEBIT CA	64	7,888	123	ABNORMAL		
7			30		DEBIT CA	40	5,512	137	ABNORMAL	DP 07/31/21	99
7			42		AUDIO RE	138	37,868	274	ABNORMAL	DP 07/31/21	99
7			45		DEBIT CA	209	10,840	51	HIGH RISK	DP 07/31/21	99
7			39		WIRE TRA	4	3,990	997	ABNORMAL	DP 07/31/21	99
7			61		SHARE DR	80	27,407	342	HIGH RISK	DP 07/31/21	99
					ACH NETW	55	48,529	882	ABNORMAL		
7			52		ACH NETW	39	163,282	4,185	HIGH RISK	DP 07/31/21	99

Inquiry Tracker Review Activity Analysis

View Risk Level

Export

Member Connect

Refresh

Common Bonds

Print Report

View Configuration

Data Source

Total # records: 460

Total # abnormal: 407

Total # high risk: 53

- Member activity will appear on the dashboard as “abnormal” or “high risk” based on the member’s transaction count and/or total transaction dollars.

Keep in mind that you will only see the transaction types (origins) that were configured for this member group, e.g. ACH, ATM, debit card, credit card, etc.

Filter by High Risk

You will need to filter the Risk Level column to only display the accounts showing “high risk.” To do that:

- Click on View Risk Level
- Select the High risk only radial

Abnormal Activity Monitoring Dashboard filtered by High risk only

Session 0 CU*BASE GOLD

File Edit Tools Help

Monitor Abnormal Activity Across Member Groups

View All High Risk

Member group to monitor: 0001 INDIVIDUAL

Monitor transactions from: 1st Month Prior

Flag if member age is below: or above

* Highlighted name = Employee

Monitoring settings are based on a date range of 1 month of activity

Include all activity for members with Due Diligence flag: Select

Show most recent notes for these memo type(s): Select

DD	Account	Member Name	Age	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
8			50	SHARE DR	28	145,053	5,180	HIGH RISK	07/21/21	P
7			64	ACH NETW	3	161,315	53,771	HIGH RISK	07/31/21	99
7			68	ACH NETW	162	20,425	126	HIGH RISK	07/31/21	99
7							13,099	HIGH RISK	07/31/21	99
7							6	HIGH RISK	07/31/21	99
7							5	HIGH RISK	07/31/21	99
7							34	HIGH RISK	07/31/21	99
7							4,18	HIGH RISK	07/31/21	99
7							6,36	HIGH RISK	07/31/21	99
7							3,20	HIGH RISK	07/31/21	99
7							1,54	HIGH RISK	07/31/21	99
7							1	HIGH RISK	07/31/21	99
7							3	HIGH RISK	07/31/21	99
7							3	HIGH RISK	07/31/21	99
7							6	HIGH RISK	07/31/21	99
7							6	HIGH RISK	07/31/21	99

Session 0 CU*BASE GOLD - Select Risk Level to View

Select: ☐ All ☐ Normal only ☒ Abnormal only ☐ High risk only

View Risk Level

Export

Member Connect

Refresh

Common Bonds

Print Report

View Configuration

Data Source

Total # records: 53

Total # abnormal: 0

Total # high risk: 53

Take note that the number of records shown in the lower right-hand corner of the dashboard will adjust to reflect only the number of accounts with a high risk level.

Monitoring Options

When monitoring abnormal activity among members, you have several 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.

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

Abnormal Activity Monitoring Dashboard filtered by Due Diligence Code

Session 0 CU*BASE

File Edit Tools Help

Monitor Abnormal Activity Across Member Groups

View All High Risk

Member group to monitor: **0001** **INDIVIDUAL**

Monitor transactions from: **1st Month Prior**

Flag if member age is below ☐ or above ☐

* Highlighted name = Employee

Monitoring settings are based on a date range of 1 month of activity

Include all activity for members with Due Diligence flag **Select**

Show most recent notes for these memo type(s) **Select**

Session 0 CU*BASE GOLD - Due Diligence Selection

Jump to description starting with

Jump to code starting with

Search for description containing

Code	Description		Code	Description	
0	LOW RISK				
1	MEDIUM RISK				
2	HIGH RISK				
3	HIGH RISK DUE TO CBR PROGRAM				
4	HIGH RISK DUE TO CASH ACTIVITY				
5	HIGH RISK DUE TO OCCUPATION				
6	HIGH RISK DUE TO SAFE ACCOUNT				
7	ACTIVITY DEEMED NOT SUSPICIOUS				
8	ACTIVITY REQUIRES MONITORING				
9	FRAUD				

■ Select

Select All Unselect All

← → ↑ ↓ ⏸ ⏹ ⏶ ⏷ ⓘ ? @

UE (4132)

Total # abnormal: 0

Total # high risk: 53

- From the list of Due Diligence codes, either double-click the code you would like to filter by or select the code and click Select.

*Due Diligence Codes can be configured via **Tool #247 Configure Due Diligence Codes**.*

Flag Members in a Certain Age Range

This feature was developed to help you identify members that may be more susceptible to fraud, such as minors or elderly members.

- 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.
- Hit 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.

Abnormal Activity Monitoring Dashboard flagged by age

Session 0 CU*BASE GOL

File Edit Tools Help

Monitor Abnormal Activity Across Member Groups

View All High Risk

Member group to monitor: 0001 INDIVIDUAL

Monitor transactions from: 1st Month Prior

Flag if member age is below 7 or above 70

* Highlighted name = Employee

Monitoring settings are based on a date range of 1 month of activity

Include all activity for members with Due Diligence flag: Select

Show most recent notes for these memo type(s): Select

DD	Account	Member Name	Age *	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
7			75	* ATM NETW	196	2,565	13	HIGH RISK	OP 07/31/21	99
0			73	* WIRE TRA	2	159,285	79,642	HIGH RISK	OP 07/31/21	99
0			00	* AUDIO RE	2	200,000	100,000	HIGH RISK	OP 07/31/21	99
0			73	* AUDIO RE	12	224,208	18,684	HIGH RISK	OP 07/31/21	99
0			74	* ACH NETW	15	120,859	8,057	HIGH RISK	OP 07/31/21	99
0			74	* AUDIO RE	22	228,052	10,366	HIGH RISK	OP 07/31/21	99
0			83	* WIRE TRA	1	219,000	219,000	HIGH RISK	OP 07/31/21	99
8			50	SHARE DR	28	145,053	5,180	HIGH RISK	AB 07/21/21	=P
7			64	ACH NETW	3	161,315	53,771	HIGH RISK	OP 07/31/21	99
7			68	ACH NETW	162	20,425	126	HIGH RISK	OP 07/31/21	99
7			63	AUDIO RE	14	183,390	13,099	HIGH RISK	OP 07/31/21	99
7			50	ACH NETW	206	17,395	84	HIGH RISK	OP 07/31/21	99
7			45	DEBIT CA	209	10,840	51	HIGH RISK	OP 07/31/21	99
7			61	SHARE DR	80	27,407	342	HIGH RISK	OP 07/31/21	99
7			52	ACH NETW	39	163,282	4,186	HIGH RISK	OP 07/31/21	99
7			52	AUDIO RE	31	195,471	6,305	HIGH RISK	OP 07/31/21	99

■ Inquiry ■ Tracker Review ■ Activity Analysis

View Risk Level

Export

Member Connect

Refresh

Common Bonds

Print Report

View Configuration

Data Source

Total # records: 53

Total # abnormal: 0

Total # high risk: 53

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 are seeing is actually typical for the member.

■ Inquiry ■ Tracker Review ■ Activity Analysis

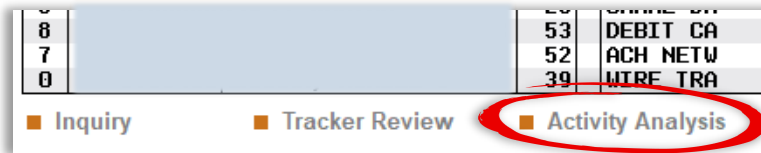
Review Tracker Conversations of a Specific Member on List

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

■ Inquiry ■ Tracker Review ■ Activity Analysis

View Transaction Information for a Specific Member on List

By clicking *Activity Analysis*, you can view a summary of the transaction activity for the member you selected broken down by origin. 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.



View Configuration Settings

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

View the Config from the Abnormal Activity Monitoring Dashboard

The screenshot shows the 'Monitor Abnormal Activity Across Member Groups' dashboard. The 'View Configuration' button is circled in red. A summary box on the right shows: Total # records: 53, Total # abnormal: 0, Total # high risk: 53.

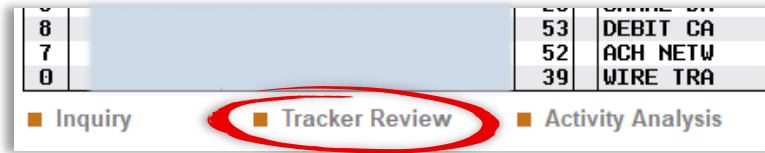
DD	Account	Member Name	Age	Origin	# Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
7			75	* ATM NETW	196	2,565	13	HIGH RISK	OP 07/31/21	99
0			73	* WIRE TRA	2	159,285	79,642	HIGH RISK	OP 07/31/21	99
0			80	* AUDIO RE	2	200,000	100,000	HIGH RISK	OP 07/31/21	99
0			73	* AUDIO RE	12	224,208	18,684	HIGH RISK	OP 07/31/21	99
0			74	* ACH NETW	15	120,859	8,057	HIGH RISK	OP 07/31/21	99
0			74	* AUDIO RE	22	228,052	10,366	HIGH RISK	OP 07/31/21	99
0			83	* WIRE TRA	1	219,000	219,000	HIGH RISK	OP 07/31/21	99
8			50	* SHARE DR	28	145,053	5,180	HIGH RISK	AB 07/21/21	=P
7			64	* ACH NETW	3	161,315	53,771	HIGH RISK	OP 07/31/21	99
7			68	* ACH NETW	162	20,425	126	HIGH RISK	OP 07/31/21	99
7			63	* AUDIO RE	14	183,390	13,099	HIGH RISK	OP 07/31/21	99
7			50	* ACH NETW	206	17,395	84	HIGH RISK	OP 07/31/21	99
7			45	* DEBIT CA	209	10,840	51	HIGH RISK	OP 07/31/21	99
7			61	* SHARE DR	80	27,407	342	HIGH RISK	OP 07/31/21	99
7			52	* ACH NETW	39	163,282	4,186	HIGH RISK	OP 07/31/21	99
7			52	* AUDIO RE	31	195,471	6,305	HIGH RISK	OP 07/31/21	99

Document Your Review

Once you have completed your review of account activity, it is important to record your conclusions. This will not only serve as evidence of your review but will also create a history of notes for any future reviews. You can access the trackers by:

- Highlighting the account and clicking on *Tracker Review* from the Abnormal Activity Monitoring dashboard

Select Tracker Review from the Abnormal Activity Monitoring dashboard



- From the Member Tracker Review screen, select the existing Audit Tracker string and click Update

Select Tracker Review from the Abnormal Activity Monitoring dashboard

Session 0 CU*BASE GOLD

File Edit Tools Help

Member Tracker Review

CHANGE

Member

Selection Options

Date [MMDDYYYY] Time

Account type 000 Tracker type

Reference

Date	Time	Account Type	Reference	Speaking With	Type	ID
Feb 17, 2021	23:30:17	000	Audit Tracker	MELISSA TRULY	AUDT	99

☐ View
 ☒ Update
 ☐ Update Reference

Consolidate
 Work Follow Ups
 Tracker Entry
 Cross Sales Tasks

TR (5106) 12/06/21

TIP: It is recommended to create a specific Memo Type under the Audit Tracker Type in order to distinguish abnormal activity monitoring trackers from other trackers.