

AuditLink Abnormal Activity Monitoring – Member

Group

Member Group Monthly Process

INSIDE THIS GUIDE:

This guide 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.

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Introduction

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 CBX 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 members 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 CBX 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.

The CU*Answers AuditLink team is here to assist at any time. Find us, contact us, and learn more via <u>The Store</u> | <u>The Website</u> | <u>Email</u>

Before You Begin

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

- 1. 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.
- 2. 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*. Select to configure Member Groups (compare members to norms for the group).

compare Abnormal Activity Momenting Settings (1001#101 > Member droups)									
Configure Abnormal Activity Monitoring Settings									
Add Member Groupin	ng >	Set Up M	ember Groups to Monit	or					
Data Source		Options.		$\uparrow \checkmark$					
		Member Group	Description	Membership Designations					
		01	INDIVIDUAL	1 selected					
		02	FIDUCIARY	5 selected					
		03	NEAR STRUCT.	14 selected					
		04	BUSINESS	3 selected					
		05	100K	22 selected					

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups)

- 1. Select Add Member Grouping.
- 2. In the *Description* field, enter the name you would like to give the group.

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups > Add Member Grouping)

Member group 06 Description	Set Up Member (Groups to Monitor	
Description	Member group	06	
	Description		
		· · · · · · · · · · · · · · · · · · ·	

3. Use Select next to the Used for monitoring membership designation(s) field.

Membership Designations Selection (Tool #101 > Member Groups > Add Member Grouping > Select)

ČB× N	Nembership Designations Selection
Jump to desc	Stription starting with Jump to code starting with
Search for de	scription containing # of records 35
Select	Select All Unselect All
Code	Description
BV	ELECTRONIC
СВ	CANNABIS-BIZ
CO	Corporation
CR	Conservatorship
CS	Custodial
DH	TUSCOLA DHHS
ES	Estate

In order to be as efficient as possible when monitoring members, a best practice is to avoid including the same Membership Designation Code in more than one group. This ensures you do not monitor the same member more than once.

Adding Origin Groups

After you have set up member groups, you can now add origin types.

- 1. Double-click on the member group (shown above).
- 2. Select Add Origin Group to select the origin (transaction type) you would like to monitor.

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups > Add Member Grouping)

Configure Abnormal Activity Monitoring Settings								
Add Origin Group	Set Up Member Groups to Monitor							
Data Source	Member group 06							
	Description							
	Used for monitoring membership designation(s) Select @							
	Options							

3. Use the **Select** button next to the *Transaction origin codes* field.

ember group	06 M	ORTGAGE				
rigin group descrip	ion		Transactio	on origin codes	Select 🔍	
		Transacti	ion Counts	Combined Trar	saction Amount	
Level	Fr	om	То	From	То	
NORMAL		0		0	0	
ABNORMAL		0		0	0	
HIGH RISK		0	9,999,999	0	999,999,999	

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

Tool #101 > Member Groups > Add Member Grouping > Add Origin Group > Select

) B×	Drigin Code Selection
Jump to de Search for d	cription starting with Jump to code starting with escription containing # of records 23
Select	Select All Unselect All
Code	Description
01	TELLER PROCESSING
02	SHARE DRAFT/CHECK PROCESSING
03	LOAN DEPARTMENT PROCESSING
04	DIRECT/MAIL POSTING
05	PAYROLL PROCESSING
07	MEMBER TRANSFERS

Now perform the following actions on the screen shown below:

- Activity Monitoring	Setti	ngs by Origin Gi	roup				
Set Up Member Group	os to I	Monitor					
Member group	06	MORTGAGE					
Drigin group descripti	on	ACH	Transactio	on origin codes	1 Selected 🕀		
		Transaction	Counts	Combined Tran	saction Amount		
Level		From	То	From	То		
NORMAL		0	70	0	10,000		
ABNORMAL		0	150	0	25,000		
HIGH RISK		0	9,999,999	0	999,999,999		
				Data Source			
← → ↑ ⋒	രാ	6 0 6	9		Ø) Let Us Know!	FR (4561

- 5. In the Origin group description field, enter a description for your origin group.
- 6. 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.
- 7. 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 highrisk for the type of membership(s) and transaction(s) you're planning to monitor.
- 8. Use Enter to save your changes.

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups > Add Member Grouping)

Configure Abnor	mal Activity N	Ionitoring Settings						
Save/I Indate	Cat IIn Mambar	Croupe to Monitor						
Add Origin Crown	Member group							
	Description	MORTGAGE						
Data Source	Used for monitor	ring membership designation(s)	1 Selected ⊕					
	Options	-						
				Transaction (Count	Combined Trans	action Amount	
	Origins	Origin Codes	Risk Level	From	То	From	То	
	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	
	СС	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	

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

Tool #101 > Member Groups > Add Member Grouping > Add Origin Group

Determining Accurate Transaction Ranges

For assistance in figuring out the transaction ranges that your credit union considers "normal," "abnormal," and "high-risk,", 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, and for this reason, the norms must be set up differently. For example, organizational accounts typically deposit significantly more checks than individual members do.
- Figuring out your ranges may require multiple adjustments. As you begin using the monitoring tool, you will learn more about how many "hits" you get. With this information, you may need to either narrow to minimize false positives or expand 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.

1. To access this dashboard, use **Tool #775** Sample Transactions by Delivery Channel.

Member Analysis - Transaction Activity 022025							
	Month/year Branch ID	Feb 2025 Filter Individual Organization 00 All Branches					
		Analysis Method					
	Go!	Teller Processing					
	Go!	Loan Department Processing					
	Go!	Share draft/check processing					
	Go!	Atm/debit (pin) processing					
	Go!	Online banking/audio response					
	Go!	Online Credit Card Processing					
	Go!	Teller Automation Equipment					
	Go!	RTP Processing					
	Go!	FEDNOW Processing					

Member Analysis - Transaction Activity (Tool #775)

2. Drill down by origin code to see the number of transactions by member during the previous month by selecting **Go!** next to the origin.

Member Analysis - Transaction Activity (Tool #775 > Go!)

Member Analysis - Transaction Activity								
Export	Month/year Feb 2025 Branch ID 00 All Branches	# Records 0	Filter All					
Member Connect Summary Compare	Account Orig	Name	# of Transactions					
Common Bonds								

3. Select **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.

Transaction Activity Summary Compare (Tool #775 > Go! > Summary Compare)

Transaction Activity Summary Compare													
			_	_	_	_	_	_	_	_	_	_	_
Origin 01	Œ		Compare period	i 1 ~	to period	2 ~ Ite	ems to comp	are Debi	ts \$	~ Di	fference >	1,000	
			L	ast Month		Тwo	Months Ago		Three	Months Ago			
Account	#	Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran	Percent	Difference
	Ð	1	209,707	419,414	3	10	1,545	5		0		20,969.70%	209,697
	Ð	1	120,981	135,128	24	10	15	2		0		12,097.10%	120,971
	Ð	1	92,313	123,743	6	10	182,498	5		0		9,230.30%	92,303
	Ð	1	35,000	0	1	4	4	2		0		8,749.00%	34,996
	Ð	1	57,003	915	5	10	300	3		0		5,699.30%	56,993
	Ð	1	279,271	279,271	6	100	0	1		0		2,791.71%	279,171
	Ð	1	53,193	78,881	11	25	11,335	7	10,000	23,792	10	2,126.72%	53,168
	Ð	1	3,352	7,845	10	2	11,853	3		0		1,675.00%	3,350

Monitoring Activity for a Member Group

Run the Tool

Use Tool #537 Monitor Abnormal Transaction Activity and perform the following actions:

1. Select the Member groups (compare members to norms for the group) option.

Monitor Abnormal Activity (Tool #537)

🔀 CBX - Mor	CBX - Monitor Abnormal Activity											
Work with	۲	Member groups (compare members to norms for the group)										
O Transaction patterns (compare members to norms for that member)												

2. Use the lookup button next to the Member group to monitor field.

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Monitor Abno	ormal Activity Across Member Group	S						
View Risk Level	Member group to monitor	Q		Monitoring settings are ba	ased on a date ran	ge of 1 month of activity		
ixport	Monitor transactions from Cur Flag if member age is below	or above		Include all activity for mer Show most recent notes f	nbers with Due Dil or these memo typ	igence flag pe(s)	Selected ପ୍ Selected ପ୍	
lember Connect	* Highlighted name = Employee							
efresh	Options •							(
ommon Bonds	DD Account Member Name	Age	Origin	# of Trans	Trans Dollars	Avg Trans Amt Risk Level	Last AT Ti	kr By
iew Configuration								
Jata Source								

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

Mbr Group Selection: Abnormal Activity (Tool #537 > Member Groups > Member Group to Monitor Lookup)

Ç8×	br Group Selection: Abnormal Activity
Jump to de	iption starting with Jump to code starting with
Search for o	cription containing # of records 5
Select	Description
1	INDIVIDUAL
2	FIDUCIARY
3	NEAR STRUCT.
4	BUSINESS
5	100K

On the next screen, Monitor Abnormal Activity Across Member Groups, 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.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

< Level	Member Monitor t Flag if m	group to monitor transactions from ember age is below	3rd Month Prior	NDIVIDUAL	 !	Monitoring settings are bas include all activity for mem Show most recent notes fo	sed on a date rang bers with Due Dili r these memo typ	ge of 1 month of activity igence flag ve(s)	Selected @ Selected @
r Connect	* Highlig	ghted name = Employee							
1	Options								l
ion Bonds	DD	Account Member Nam	ie	Age	Origin	# of Trans	Trans Dollars	Avg Trans Amt Risk Level	Last AT Tkr
	1			57	ATM/DEBI	66	5034	76 HIGH RISK	OP 02/14/25
eport	1			51	ATM/DEBI	26	1176	45 ABNORMAL	OP 02/14/25
onfiguration	1			41	ATM/DEBI	42	2191	52 ABNORMAL	OP 02/14/25
	1			47	ATM/DEBI	40	2555	63 ABNORMAL	OP 02/14/25
Juice	0			56	ATM/DEBI	26	1529	58 ABNORMAL	OP 02/14/25
	0			61	DEBIT CA	13	18302	1407 HIGH RISK	OP 02/14/25
					ONLINE B	13	248654	19127 HIGH RISK	
	0			71	CREDIT C	81	2754	34 ABNORMAL	OP 02/14/25
	0			70	ACH NETW	14	55390	3956 ABNORMAL	OP 02/14/25
					ONLINE B	10	88750	8875 ABNORMAL	

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:

1. Select View Risk Level.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

View Risk Level	Member group to monitor					
Export	Monitor transactions from 3rd Month	Prior				
Member Connect	Flag if member age is below or ab * Highlighted name = Employee	love				
Refresh	Options 👻					
Common Bonds	DD Account Member Name	Age Or	igin			
Print Poport	1	57 AT	M/DEBI			
	1	51 AT	M/DEBI			
View Configuration	1	41 AT	M/DEBI			
Data Source	1	47 AT	M/DEBI			
	0	56 AT	M/DEBI			
	0	61 DE	BIT CA			
		10	NLINE B			

2. Select the High risk only radial button.

← → ↑ (!) 𝖉 (i) ? @

Select Risk Level to View (Tool #537 > Member Groups > View Risk Level)



3. Use Enter.

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View Risk Level	Member group to monitor		0001 Q INI	DIVIDUAL		Monitoring settings are based on a date range of 1 month of activity					
Export	Monitor t Flag if me	ransactions from ember age is below	3rd Month Prior or above	~		Include all activity for m Show most recent notes	embers with Due Di s for these memo ty	ligence flag pe(s)		Selected ®	
Member Connect	* Highliq	hted name = Employee									
Refresh	Options.										$\uparrow \downarrow$
Common Bonds	DD	Account Member Name	e	Age	Origin	# of Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT T	kr By
Print Report	1			57	ATM/DEBI	66	5034	76	HIGH RISK	OP 02/14/2	25 'Q
	0		_	61	DEBIT CA	13	18302	1407	HIGH RISK	OP 02/14/	25 'Q
View Configuration					ONLINE B	13	248654	19127	HIGH RISK		
Data Source	0			67	ONLINE B	6	300263	50043	HIGH RISK	OP 02/14/	25 'Q
	0			69	CREDIT C	44	18270	415	HIGH RISK	OP 02/14/	25 'Q
					ONLINE B	12	138380	11531	HIGH RISK		
	0			58	DEBIT CA	187	11715	62	HIGH RISK	OP 02/14/	25 'Q
	0			69	ACH NETW	8	88551	11068	HIGH RISK	OP 02/14/	25 'Q
	0			71	ACH NETW	7	166378	23768	HIGH RISK	OP 02/14/	25 'Q
	0			44	DEBIT CA	98	13296	135	HIGH RISK	OP 02/14/	25 'Q
	0			44	ATM/DEBI	59	5458	92	HIGH RISK	OP 02/14/	25 'Q
	0			45	ATM/DEBI	54	2350	43	HIGH RISK	OP 02/14/	25 'Q
	0			64	ONLINE B	4	120000	30000	HIGH RISK	OP 02/14/	25 'Q
	0			64	ATM/DEBI	85	3747	44	HIGH RISK	OP 02/14/	25 'Q
	0			55	ONLINE B	14	244180	17441	HIGH RISK	OP 02/14/	25 'Q
	0			69	CREDIT C	142	2695	18	HIGH RISK	OP 02/14/	25 'Q
	Options.										$\uparrow \downarrow$
										Total # records	1,591
										Total # abnormal	0
										Total # high risk	1,591

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.

Performing the Monitoring

When monitoring abnormal activity among members, you have several options 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

Monitor activity for memberships you have marked for special attention using the configurable Due Diligence flag. Select which members to view, and the system will display just those members within the member group with the due diligence flag you select.

Additionally, feature will show all transaction activity for those members, even if the counts/dollar amount of transactions fell within your configured "normal" range.

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

Due Diligence Selection (Tool #537 > Member Groups > Due Diligence Flag Select)

Ç¥×	Due Diligence Selection							
Jump to description starting with Jump to code starting with								
Search for description containing # of records 10								
Select	Select All Unselect All							
Code	Description							
0	DO NOT USE							
1	NOT HIGH RISK							
2	HIGH RISK							
3	DUE DILIGENCE CODE 3							
4	DUE DILIGENCE CODE 4							
5	DUE DILIGENCE CODE 5							
6	DUE DILIGENCE CODE 6							
7	ABNORMAL REVIEWED - NOT SUSPIC							
8	ABNORMAL REVIEWED - MONITOR							
9	DUE DILIGENCE CODE 9							

- 2. 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.

Monitor Abnormal Activ	ity Across Member	r Grouns (Too	l #537 > Membe	er Grouns)
Monitor Monorman Activ	ity nei 033 Member	1 uroups (100		si uroupsj

Member group to monitor	
Monitor transactions from	3rd Month Prior
Flag if member age is below	or above
* Highlighted name = Employee	

To flag (put an asterisk next to) members in a certain age range:

- 1. 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.
- 3. Members in the age range you selected will have an asterisk next to their age.

Member gr Monitor tra	oup to mor	up to monitor 0001 Q INDIVIDUAL sactions from 3rd Month Prior				Monitoring settings are based on a date range of 1 month of activity Include all activity for members with Due Diligence flag Select						
Flag if men	nber age is <mark>ted name =</mark>	Employee	7 or	above 70			Show most recent notes for these memo type(s) Selected Q					
Options		-									E	^]↓
DD	Account	Member Name			Age	Origin	# of Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	Ву
0					94	ONLINE B	6	175666	29277	HIGH RISK	OP 02/14/25	'Q
0					87	* ONLINE B	2	200000	100000	HIGH RISK	OP 02/14/25	'Q
0					86	ACH NETW	11	265659	24150	HIGH RISK	CP 12/15/20	-X
0					83	ACH NETW	16	70691	4418	HIGH RISK	OP 02/14/25	'Q
0					83	* ATM/DEBI	64	2773	43	HIGH RISK	OP 02/14/25	'Q
0					82	ACCOUNT	2	354681	177340	HIGH RISK	OP 02/14/25	'Q

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

Go to Inquiry Screen of a Specific Member on List

This feature, accessible by selecting 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.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

Member group to monitor	
Monitor transactions from	1st Month Prior
Flag if member age is below	or above
* Highlighted name = Emp	oyee
Options	
Inquiry	er Name Age
Tracker Review	35
Activity Analysis	57

Review Tracker Conversations of a Specific Member on List

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

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

Member group to monito	r	0001 Q	INDIVIDUAL
Monitor transactions fror	m	1st Month Price	or ~
Flag if member age is be	low	or above	e
* Highlighted name = Er	nployee		
Options	-		
Inquiry	ember Name		Age
Tracker Review			35
Activity Analysis			55
-			57

View Transaction Information for a Specific Member on List

By selecting 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.

Monitor Abnorma	l Activity Across	Member Groups	(Tool #537 >	Member Groups)
------------------------	-------------------	----------------------	--------------	-----------------------

Member group to moni	tor	0001 Q	INDIVIDUAL
Monitor transactions fr	om	1st Month Price	or ~
Flag if member age is b * Highlighted name = I	elow E <mark>mployee</mark>	or above	e
Options	-		
Inquiry Tracker Review	ember Name		Age
			35

View Configuration Settings

By selecting **View Configuration**, you can view the configuration settings for the member group listed.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

View Risk Level
Export
Member Connect
Refresh
Common Bonds
Print Report
View Configuration
Data Source

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.

To access the Trackers:

1. Highlight the account and select Tracker Review from the Abnormal Activity Monitoring dashboard.

Member group to moni	itor	0001 Q	INDIVIDU	AL	
Monitor transactions fr	rom	3rd Month Price	or		
Flag if member age is l	below	7 or abov	e 70		
* Highlighted name =	Employee				
Options	-				
Inquiry	ember Name			Age	
Tracker Review	-			0.4	*
Activity Analysis				94	
				87	*

2. From the Member Tracker Review screen, select the existing Audit Tracker entry and choose the option to Update.

Member Tracker Review (Tool #537 > Member Groups > Tracker Review)

CBX Member	Track	er Review					
Consolidate Trackers		Member					
Work Followups					Member Tracker Review		
Tracker Entry		Date M Account Type 00	MDDYYYY 00		Time Tracker Type		
Cross Sales Tasks		Reference					
		Date	Time	Type Reference	Speaking with	Tracker Type	Emp ID
		2/14/2025					
		10/15/2024	17:14:48	000 Contact		MBV	B5
		5/03/2024	10:58:50	000 DECEASED		BIO	DG
		3/31/2022	10:17:30	000 transfer 3-31		GT	RA
		12/30/2021	18:07:37	000 SALES TRACKER		SALE	КЗ
		8/01/2020	9:12:21	000 Phone Op Call		GT	PJ

CU*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.