

AuditLink

2026

Audit & Compliance

Our Favorite Dashboards and Reports

"CBX 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."

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 CBX 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 CBX 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.

CBX 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."

The screenshot displays the 'Monitor Abnormal Activity' dashboard. On the left is a sidebar with navigation options: Export, Member Connect, Show Tracker Info, Common Bonds, Print Reports, and Data Source. The main area is titled 'Transaction Patterns' and includes filters for 'Date to monitor' (Sep 30, 2026), 'Account base to monitor', 'Flag if member age is below' (or above), and 'Show only members with due diligence flag'. A table lists transaction patterns with columns for DD, Account, Member Name, Age, Pattern, and Trigger. The table contains 16 rows of data, including patterns like 'O ACH DEP', 'OLBTKOVR', 'LRG ACHDEP', and 'Gambling'. At the bottom, there are navigation icons and a status bar.

DD	Account	Member Name	Age	Pattern	Trigger
0			67	O ACH DEP	# trans up 0%, \$ amt up 963% (over 1 days comp to 65-day avg)
0			55	OLBTKOVR	1 trans totaling \$10,000 after 90 days of no activity
0			62	LRG ACHDEP	1 trans totaling \$71,977 over a period of 1 days
0			62	O ACH DEP	# trans up 0%, \$ amt up 577% (over 1 days comp to 65-day avg)
0			71	O ACH DEP	# trans up 0%, \$ amt up 656% (over 1 days comp to 65-day avg)
0			43	LRG ACHDEP	1 trans totaling \$158,472 over a period of 1 days
0			44	LRG ACHDEP	1 trans totaling \$45,240 over a period of 1 days
0			44	O ACH DEP	# trans up 0%, \$ amt up 999% (over 1 days comp to 65-day avg)
0			46	OLBTKOVR	1 trans totaling \$5,000 after 90 days of no activity
0			62	OLBTKOVR	1 trans totaling \$12,959 after 90 days of no activity
0			58	Gambling	15 trans totaling \$1,450 over a period of 1 days
0			58	Velo DBT	15 trans totaling \$1,450 over a period of 1 days
0			41	O ACH DEP	# trans up 0%, \$ amt up 673% (over 1 days comp to 65-day avg)
0			41	Gambling	19 trans totaling \$1,950 over a period of 1 days
0			41	Velo DBT	20 trans totaling \$1,954 over a period of 1 days
0			40	O ACH DEP	# trans up 0%, \$ amt up 605% (over 1 days comp to 65-day avg)

What you can analyze with this report:

In response to the increased regulatory pressure to have systems in place to monitor abnormal activity across all channels, CU*Answers built a 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 Transaction Activity**.

The AuditLink dashboard is titled 'Abnormal Activity Monitoring'. It includes a section for 'Reasons to Consider Abnormal Activity Monitoring' and a list of 'AuditLink Can Help!' features. The dashboard also displays a table of transaction patterns and a contact information section.

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 amongst their member base. If they have not done so already, regulators will be asking how you are monitoring high-risk transactions, conducting due diligence, and maintaining documentation of review times and results. This can place a significant burden on your internal team.

AuditLink Can Help!

- Configure the tool to identify potential high-risk activity in electronic activity over the prior three months.
- Review and research account transaction activity for the prior month.
- Provide a monthly report 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 review notes and for printing.
- Assist in creating the diligence codes to flag high-risk accounts.
- Hold a web-conference with your team to explain all of the above and as shown, we will be available for questions along the way.

Contact Information:

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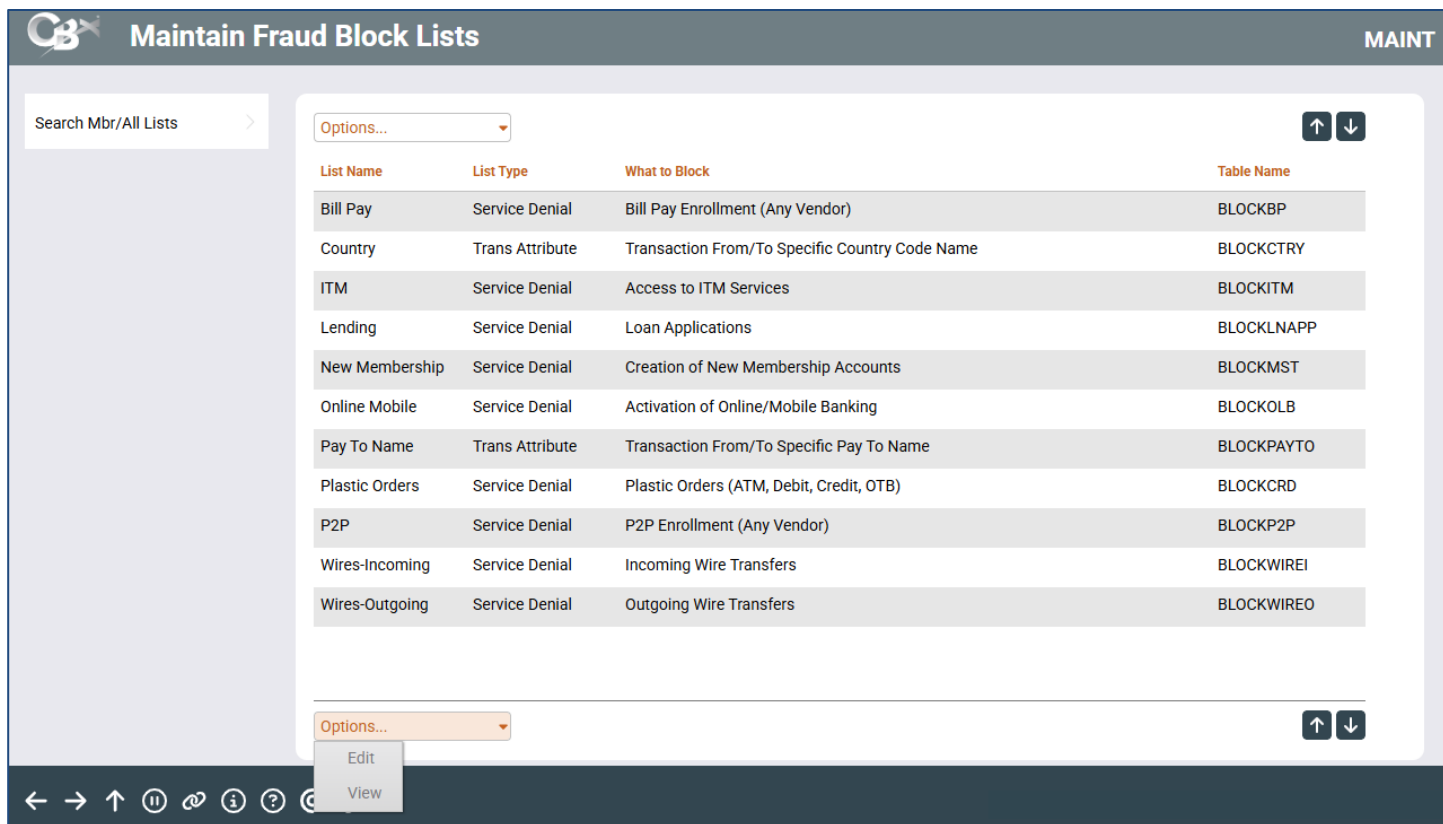
Learn more at auditlink.cuanswers.com

Credit Union 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
ITM	Service Denial	Access to ITM Services	BLOCKITM
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	BLOCKWIREO

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/services 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 Update Fraud Alert/Blocked Persons List**.

Fraud Incident Dashboard

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

“FinCEN has requested that IP addresses be included in suspicious activity reports. When a member’s account is compromised and the criminal gains access to their online banking account, this dashboard documents the IP address where the log on initiated. ”

Fraud Incidents

VIEW

Export

Select Filters

Fraud types

3

Fraud Type	Last Fraud Date	# Events	Fraud Amount	Pct	Provisional Credit Amount	Pct	Recovery Amount	Pct
CREDIT CARD FRAUD	08/20/26	1	3,000.00	99.0	3,000.00	100.0	.00	.0
CHECK WASHING	06/02/26	1	30.00	1.0	.00	.0	.00	.0
DEBIT	06/09/26	1	.30	.0	.00	.0	.30	100.0
Total		3	3,030.30		3,000.00		.30	

What you can analyze with this report:

This tool is a centralized place for our network to log fraud incidents for the first step in a process to shift focus from compliance monitoring to fraud prevention. It allows you to research how the losses occurred and drill deeper to document the particulars of each instance.

How to access this report:

Access this report by selecting **Tool #1710 Fraud Incident Dashboard**.

Online Banking and Audio Response Dashboard

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

"Very recently FinCEN has requested that IP addresses be included in suspicious activity reports. When a members account is compromised and the criminal gains access to their online banking account, this dashboard documents the IP address where the log on initiated."

CB

Display Report

Report Builder : CUBASEQ/ONLINESTAT

Move Left

Move Right

Split

Show Width 80

Position to line

Shift to column

Report width 132

Line

CU Internet Member

Login Date

Start Time

Call Duration

System

Member

Session

IP

ID or Account Base

(MMDDYY)

(HHMMSS)

in Seconds

ID

Last Name

ID

Address

Phone

(1=Login)

000001

I

09/18/26

14:32:36

1

CUAPROD

BODY

UP-Desktop Browser

000002

000003

000004

000005

000006

000007

I

08/21/26

9:54:15

1

CUAPROD

GORDON

UP-Desktop Browser

000008

I

08/21/26

10:22:47

1

CUAPROD

GORDON

UP-Desktop Browser

000009

I

08/21/26

10:25:33

1

CUAPROD

GORDON

UP-Desktop Browser

000010

000011

000012

000013

000014

000015

I

08/28/26

11:48:19

1

CUAPROD

CHUGH

UP-Desktop Browser

000016

I

08/28/26

11:57:54

1

CUAPROD

CHUGH

UP-Desktop Browser

000017

What you can analyze with this dashboard:

The Online Banking and Audio Response Detail Statistics tool uses IBM Query to produce a display showing all member activity using online banking. Use this to find information relating to where the log on occurred.

How to access this dashboard:

Access this report by selecting **Tool #565 Online Banking Detail Stats (AUDICC)**.

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 joint accounts. This tool is designed to uncover those events and many more by virtue of its robust analytical capabilities."

The screenshot shows the 'BSA/SAR Structuring Report' interface. On the left is a sidebar with 'Retrieve Settings' and 'Save Settings' buttons. The main area is titled 'Report Options' and contains several input fields and controls: a 'Date range' dropdown, an 'SSN/TIN' input field with an 'Optional' label, a section 'Organize data according to:' with three radio button options, a 'Report daily transaction amounts equal to or over' input field with the value '0', and an 'Export report to file' checkbox. On the right, there is a 'Copies' input field with the value '1', a 'Job queue' checkbox, and a 'Printer' input field with the value 'P1'. A dark blue notification bar at the bottom of the main area contains a lightbulb icon and the text: 'This process may take greater than 15 minutes to run depending on your selections. Please avoid running another report until the first is complete.' The bottom of the interface features a dark blue navigation bar with various icons for navigation and actions.

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 also by joint owners, allowing you an 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.”

Date	Time	ID	Account	Type	Table / File	Column / Field	Change Made (Before / After)	Misc Info
Sep 30, 2026	18:45:56			SYSCCTL	BANKIN		00050345800 00049687316 HDTTEL	
Sep 30, 2026	18:45:56			SYSCCTL	BANKIN		00000000000 0000065848M HDT14	
Sep 30, 2026	18:43:01			SYSCCTL	BANKIN		00060411456 00060345800 HDT01	
Sep 30, 2026	18:43:01			SYSCCTL	BANKIN		00050411456 00050345800 HDTTEL	
Sep 30, 2026	18:34:53			SYSCCTL	BANKIN		00050000000 00050411456 HDTTEL	
Sep 30, 2026	18:34:53			SYSCCTL	BANKIN		00060000000 00060411456 HDT01	
Sep 30, 2026	18:12:20			PCPRODCFG	PCBDIV		02 02	01CD02
Sep 30, 2026	18:12:15			PCPRODCFG	PCBDIV		02 02	01CD02
Sep 30, 2026	18:09:16			PCPRODCFG	PCSMIN		000010000 000010000	01 SH AB
Sep 30, 2026	17:54:05			646	PYR004			

What you can analyze with this dashboard:

This dashboard is used to monitor file maintenance activity made by various programs throughout the CBX system. Data from the CUFMAINT file is displayed with the most current activity at the top.

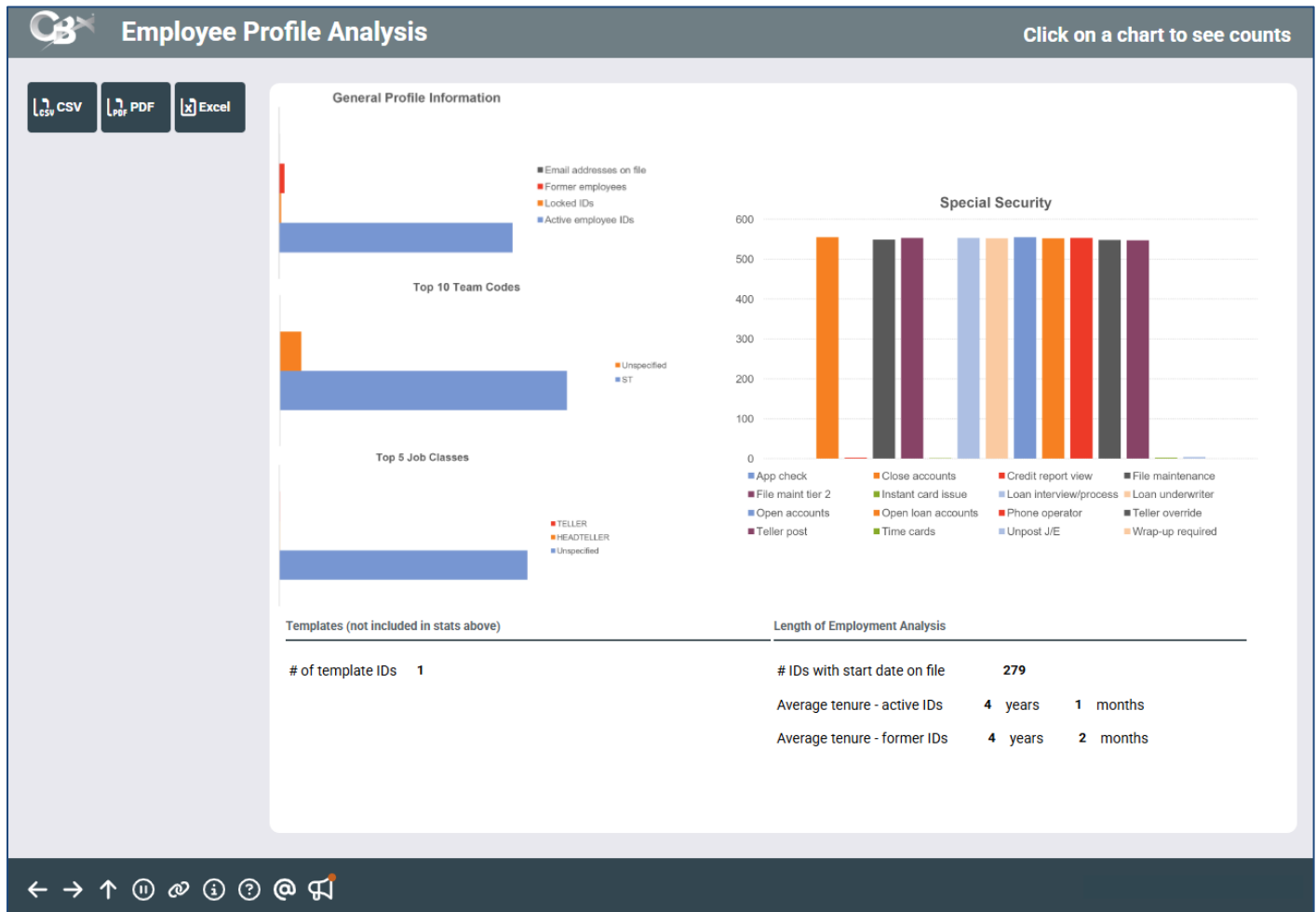
How to access this dashboard:

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 an 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, it displays any perceived risky processes and the amount of team members 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 #1190 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.”

Monitor Abnormal Activity Across Member Groups

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

Member group to monitor: 0001 INDIVIDUAL
Monitor transactions from: Current Month
Flag if member age is below: ☐ or above: ☐
* Highlighted name = Employee
Options...

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	# of Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
1			36	ATM/DEBI	30	2279	75	ABNORMAL	OP 08/31/26	'Q
1			58	ATM/DEBI	33	755	22	ABNORMAL	OP 08/31/26	'Q
1			52	ATM/DEBI	49	2367	48	ABNORMAL	OP 08/31/26	'Q
1			42	CREDIT C	106	5753	54	ABNORMAL	OP 08/31/26	'Q
1			37	ATM/DEBI	41	878	21	ABNORMAL	OP 08/31/26	'Q
1			48	ATM/DEBI	30	1545	51	ABNORMAL	OP 08/31/26	'Q
0			65	ONLINE B	15	53726	3581	ABNORMAL	OP 08/31/26	'Q
0			75	ONLINE B	10	108825	10882	HIGH RISK	OP 08/31/26	'Q
0			69	DEBIT CA	16	9243	577	ABNORMAL	OP 08/31/26	'Q
0			71	ACH NETW	14	61401	4385	ABNORMAL	OP 08/31/26	'Q
				ONLINE B	6	68000	11333	ABNORMAL		
0			73	ONLINE B	7	110315	15759	HIGH RISK	OP 08/31/26	'Q
0			65	ACH NETW	22	125354	5697	HIGH RISK	OP 08/31/26	'Q
0			72	ATM/DEBI	30	2884	96	ABNORMAL	OP 08/31/26	'Q
0			70	ATM/DEBI	27	1781	65	ABNORMAL	OP 08/31/26	'Q
0			67	ONLINE B	18	79420	4412	ABNORMAL	OP 08/31/26	'Q

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 detect smurfing and to monitor abnormal activity for a number of member groups including regular members and commercial fiduciary.

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."

Loan Interest Greater than Payment Report

Report Options

Business unit **Select @**

Loan category **Select @**

☐ Include written off loans

☐ Include delinquent loans

☐ Include interest only loans

☐ Export to data file

Copies **1** ☒ Job queue

Printer **P1** **Q**

Navigation icons: back, forward, up, down, search, help, etc.

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:

“Credit unions are 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.”

 **Risk Analysis Selection**

Reset Filters >

Select Existing Segment >

Data Source >

Net worth

CU risk policy limit

of segments defined

Working with segment

Corp ID

Month/year to process

Loans opened From 

To 

☐ Include written off loans

Include Loans With

Ownership of ☒ All ☐ CU ☐ Investor

% owned by CU between and

Current balances between and

Interest rates between and

% of net worth over

Current credit scores between and

Maturing after 

of days delinquent between and

LTV % between and

Collateral ☒ Current value ☐ Pledged value

Dealer code 

Sponsor code 

G/L # 

Business unit 

Branch/location # 

Loan officer ID 

Member designation 

Investor 

Loan category 

Loan purpose code 

Loan security code 

Collateral type 

Loan process type 

States where collateral resides 

States where member resides 

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 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**.

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 also 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? This dashboard will answer that and many other questions."

Monitored as of Oct 01, 2026

Months Dormant	Regular Dormancy		Dormancy Suspended		Escheat Pending	
	# Accounts	Balance	# Accounts	Balance	# Accounts	Balance
00 to 11	4625	9,300,860.10	0	0.00	5	298.59
12 to 23	2597	2,392,115.38	0	0.00	1	0.00
24 to 35	313	324,275.78	0	0.00	606	548,543.94
36 to 47	1	0.00	0	0.00	17	10,033.81
48 to 59	0	0.00	0	0.00	0	0.00
60 +	0	0.00	0	0.00	2	215.01
Total	7536	12017251.26	0	.00	631	559091.35

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

Show Memberships

What you can analyze with this report:

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**.

Other related resources:

Also check out the Dormancy Master Listing report accessed via **Tool #347 Dormant Members Master Listing**. Refer to the [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!"

Date Verified	By	SSN/TIN	Name	Transaction Amount	Date Processed	Last Action Taken on CTR
09/25/2026	:Q			4080.00	7/26/2026	
07/30/2026	^C			6700.00	7/26/2026	
08/27/2026	^B			4674.71	7/26/2026	
				3250.00	7/25/2026	
				3747.70	7/25/2026	
09/09/2026	^C			4000.00	7/25/2026	
08/20/2026	^C			6000.00	7/25/2026	
08/12/2026	^C			3660.00	7/25/2026	
09/08/2026	^C			4500.00	7/25/2026	
08/27/2026	^C			7400.00	7/25/2026	
				3000.00	7/25/2026	
				3500.00	7/25/2026	
07/31/2026	^C			4000.00	7/25/2026	
				4220.00	7/25/2026	
				5000.00	7/25/2026	
08/14/2026	^C			3000.00	7/25/2026	
				3500.00	7/25/2026	
				3000.00	7/25/2026	

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 Act Monitoring Tools](#) 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 selling e-Statements than 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."

The screenshot shows a web application titled "Batch Un-enroll Members from E-Statements". At the top, there's a "Corp ID" field with the value "01". Below this is a "Report Options" section. It includes "Processing type" with radio buttons for "Audit" (selected) and "Update". There are checkboxes for "Print report" (checked) and "Export to file" (unchecked). On the right, there's a "Copies" field set to "1", a checked "Job Queue" checkbox, and a "Printer" dropdown set to "P1" with a search icon. Below these options, it states "Online banking use agreement last updated on Feb 25, 2016" and "Online banking passwords expire after 90 days of non-use." The "Membership Qualifications" section follows, with a text input "Un-enroll members with an e-statement enrollment date PRIOR TO" containing "00000000" and a calendar icon. Under "That have:", there are three radio button options: "Not accepted the use agreement", "Not logged into the online banking in over 000 days", and "Bad email address". At the bottom, there's a navigation bar with icons for back, forward, up, down, search, and other functions.

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 Unenrollment**.

Insider Audit/Due Diligence Report (Tool #402)

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

“Our AuditLink 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 easily producing a list of high-risk accounts.”

 **Print Special Account Audit Report**

Generate report for ☒ Insider/Employees ☐ Members with due diligence flag

Employee type code Optional

Copies ☒ Job queue
Printer

Reports to Print

☒ Teller audit key review

Include data from To
(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

☒ 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)



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**.