



The analysis included in this document is based on the population of transactions with a "bookdate" between 3/1/2011 and 3/31/2011.

Total number of pre-authorized debits for this period: 20,538.

In 1Q 2012, about 1% or, 186 of 20,538 pre-authorized debit transactions were captured in a repetitive alert.

Week	Total # accounts with preauthorized debits	# accounts with 1 debit	% of accounts with 1 debit	Week	Avg. debit per account		Avg. Debit per account (excl. accounts with only 1 ck)		avg/trx
					Vol	Amt	Vol	Amt	
1	924	497	54%	1	2.286797	\$ 11,485.61	3.784543326	\$ 11,252.68	\$ 2,973.32
2	819	415	51%	2	1.937729	\$ 19,576.67	2.900990099	\$ 29,411.91	\$ 10,138.58
3	628	344	55%	3	2.052548	\$ 10,844.71	3.327464789	\$ 13,640.55	\$ 4,099.38
4	618	336	54%	4	2.150485	\$ 10,456.21	3.521276596	\$ 16,285.79	\$ 4,624.97
5	843	471	56%	5	2.161329	\$ 12,525.85	3.63172043	\$ 20,485.35	\$ 5,640.67
6	768	413	54%	6	2.151042	\$ 9,898.29	3.490140845	\$ 14,695.58	\$ 4,210.60
7	722	401	56%	7	2.114958	\$ 12,292.34	3.507788162	\$ 23,127.92	\$ 6,593.30
8	552	303	55%	8	2.036232	\$ 14,626.81	3.297188755	\$ 19,037.60	\$ 5,773.89
9	933	561	60%	9	2.037513	\$ 11,409.51	3.602150538	\$ 19,752.11	\$ 5,483.42
10	698	342	49%	10	2.265043	\$ 12,393.60	3.480337079	\$ 16,449.06	\$ 4,726.28
11	831	401	48%	11	2.322503	\$ 17,184.59	3.555813953	\$ 24,241.40	\$ 6,817.40
12	621	341	55%	12	2.062802	\$ 10,721.52	3.357142857	\$ 15,664.77	\$ 4,666.10
13	655	364	56%	13	2.140458	\$ 11,913.44	3.567010309	\$ 19,598.90	\$ 5,494.49
avg	739.3846154	399.1538462	54%	avg	2.132265	\$ 12,717.63	3.463351364	\$ 18,741.82	\$ 5,411.47

On average, pre-authorized debits are issued from about 739 Private Bank accounts every week. More than half of those accounts (~399) of those accounts have only 1 pre-authorized debit per week.

The average PWM account with pre-authorized debits has 2 of these transactions per week and the average size of the transaction is \$5,964.38 (\$12,717.63/2). More than 83% (17,060 of 20,538) of all pre-authorized debits are less than \$5,000.

**RECOMMENDATION**

No changes recommended. Current parameters are sufficient.

Rule Name	Additional Details/Parameter Settings
RepTranIn2	4 Incoming Transfers exceeding \$95,000. Runs weekly.

The rule is designed to flag accounts that have 4 or more incoming transfers of at least \$95,000 each within 7 days.

The analysis included in this document is based on the population of transactions with a "bookdate" between 3/1/2011 and 3/31/2011.

Total number of incoming transfers for this period: 9,671.

In 1Q 2012, about <1% or, 10 of 9,671 incoming transfers were captured in a repetitive alert.