



	Population: 3+ out wires		Population: 4+ out wires		Population: 5+ out wires		Population: 6+ out wires	
total # customers	122		69		41		23	
sum	# cust	% to total						
\$5K<\$25K	24	20%	11	16%	5	12%	1	4%
\$5K<\$30K	27	22%	12	17%	6	15%	1	4%
\$5K<\$50K	37	30%	17	25%	9	22%	4	17%
\$50K-\$250K	26	21%	16	23%	11	27%	4	17%
\$100K-\$250K	14	11%	10	14%	7	17%	2	9%
\$100K-\$400K	21	17%	16	23%	8	20%	3	13%
\$100K-\$500K	24	20%	19	28%	10	24%	5	22%
\$100K-\$1MM	31	25%	24	35%	12	29%	6	26%

The orange highlights current parameters, while the green shows proposed recommendation.

RECOMMENDATION

For the HubMBenM rule, recommend lowering minimum transaction count from 6 to 5 and increasing the maximum aggregate transaction amount from \$250,000 to \$500,000.

For the HubMBenLow rule, recommend lowering minimum transaction count from 5 to 4, while increasing the maximum aggregate transaction amount from \$25,000 to \$50,000.

Rule Name	Additional Details/Parameter Settings
HubMOrgM	Must include at least eight (8) transactions. Cumulative amount between (\$100K-\$400K)
HubMOrgLow	Must include at least three (3) transactions. Cumulative amount between (\$5K-\$25K)

Month	WiresIn		Avg. Wires In per cust (excl. omni account and accounts >2= wires)	
	Vol	Total Amt	Vol	Amt
Feb-12	2,195	\$ 1,854,293,691.87	4.819079	\$ 4,126,703.08

For the HubSpoke rules involving multiple originators, all incoming wires for the month of February were reviewed. The average number of wires per customer and corresponding amount were calculated. It was determined that out of the 2,195 incoming wires in February 2012, the average outgoing wires per customer is 4.8 (excluding the omnibus account and those with only 1 wire for the entire month), while the total amount per customer is \$4,126,703.08.

A review of different dollar ranges yielded the following:

[http://\[REDACTED\].db.com/](http://[REDACTED].db.com/)