

Deutsche Bank
Annual Private Bank AML Monitoring Program Report
August 2012

PWM AML Compliance

Annual Private Bank AML Monitoring Program Report

Objective

This document is a comprehensive summary of the current AML Monitoring Program for the Private Bank, in particular, the Prime rules scenarios. The following document describes the current rules scenarios in use, as well as discusses any recent changes made and any recommendations for modification in the future.

Prime Compliance Suite Overview

Prime is used by the Private Bank Transaction Monitoring Team to effect two kinds of surveillance:

Account Profiling

Rules Based Monitoring

Account Profiling is designed to capture overall activity levels in excess of expectations and/or account history. Monthly profiles (expected activity levels) are created for each account according to the KYC and maintained according to transaction & investigation history. The customer's risk class determines the percentage variance allowed and the minimum thresholds needed before a suspicious activity case is created.

Risk Class Chart:

Risk Class

Variance Percentage

Minimum Threshold Amount

Minimum Threshold Count

1 (Low)

50%

\$ 750,000

12

2 (Low)

40%

\$ 500,000

10

3 (Moderate/Low)

30%

\$ 400,000

10

4 (Moderate)

25%

\$ 150,000
5
5 (Moderate/High)
20%
\$ 50,000
5
6 (High)
15%
\$ 50,000
2

Prime automatically generates cases whenever an account exceeds the transaction dollar amount or volume established in Prime's account profiling tool. Each case relates to a single account for a specific 1-month time period. Each case will be assigned a risk-based score by the Prime system. The score is used to determine which cases will be researched. Cases with scores less than the predetermined limit will not be investigated. To ensure the validity of current thresholds, a sampling of auto-closed cases is reviewed monthly. The AML team reviews a risk-weighted, random sample of cases that fall below the specified scoring range.

Rules-Based Monitoring focuses on individual transactions and groups of transactions regardless of the customer's risk level. PB AML utilizes a suite of rules designed to capture high risk activity types and patterns. Transactions considered to present the highest risk of criminal activity are targeted for further investigation. There are 26 individual rules active today. They are grouped into the following rule families:

CTR/Cash

Dormant

High (and Moderate High) risk countries

Repetitive Transactions

Velocity

Hub/Spoke

Overview of Current Prime Rules

Following is a report from Prime listing all of the current rules, a description of what the rule does, the parameters associated with the rule, and schedule frequency:

Recent Changes

In May 2012, countries used in the High Risk and Moderate Risk Country rules were updated as per the PWM High Risk Country Circular. All high risk country alerts (RACS3, RACS3Neg, RACS4, and RACS4Neg) were adjusted accordingly. On July 31, 2012, RACS3 and RACS3Neg alerts were updated to include country code CW Curacao, Netherlands Antilles. The Netherlands Antilles is considered a moderate high risk country. The International Organization of Standardization (ISO) added the code in 2011 (http://en.wikipedia.org/wiki/ISO_3166-2:CW <http://en.wikipedia.org/wiki/ISO_3166-2:CW>).

New Vendor Offerings

Version 10.0 is the last planned release to on-premise users of Prime BSA, EDD, and Legal Reporter. FIS expects to provide support for the current release and one release back. Going forward, FIS will provide only an ASP deployment option for Prime AML.

Suggested Modifications

Analysis of Rules in Prime

CTR

INTRODUCTION

The Daily CTR Activity rule is designed to detect customers with cash transactions in a single day that exceed \$10,000. The objective is to flag situations where a CTR filing may be required. The dollar amount parameter is driven by the Currency Transaction Reporting Requirement of \$10,000.

RECOMMENDATION

No changes recommended. A cash transaction review is done every quarter to review cash reports along with Prime's cash transaction history for potential CTR avoidance or transaction structuring.

LARGE CASH DEPOSITS

INTRODUCTION

The Large Cash Deposits rule specifically targets cash deposits and aggregate cash deposit activity for a specific customer and creates a case when the aggregate amount of cash deposits exceeds \$27,000 (10% tolerance with max. total CTR amount of \$30,000) over a one month period. Individual transactions must be at least \$9,000. This rule is designed to be complementary to the Suspicious Cash Transactions rule because it identifies accounts where there has been a pattern of cash deposit activity throughout a one month period.

Only three alerts have been generated since January 1, 2011.

ANALYTICAL PROCESS

A review of all cash deposits from January 1, 2011 to December 31, 2011 was

conducted. Over the course of a year, a total of 244 cash deposits received. Only 2 deposits were for amounts greater than \$10,000, and 17 of the 244 cash deposits were for amounts between \$7,000 and \$10,000, It appears that the same customers tend to have recurring cash activity since the larger cash deposits (\$7,000 or more) are only linked to 5 customers.

RECOMMENDATION

Recommend adjusting alert parameters by lowering the individual transaction amount from \$9,000 to \$7,000 and increasing the maximum aggregate amount from \$30,000 to \$150,000. As previously noted, a quarterly cash transaction review is conducted every quarter to evaluate Branch cash reports along with Prime's cash transaction history including large cash deposits.

DORMANT

INTRODUCTION

The Dormant Account rule evaluates accounts that been dormant for a predefined number of months and then experience transaction activity. The dollar threshold is set to \$500 and the recommended number of months (12) is consistent with what is considered in Global Plus for a dormant account.

ANALYTICAL PROCESS

Rule Name

Additional Details/Parameter Settings

Investigation Frequency/Sample Size

dDormntAcct

Detects accounts that have been dormant for at least 12 months and become active with a transaction of \$500 or greater. Runs daily.

~Type A (Low Risk) transactions auto-closed

~Type B (well-covered) transactions and Type C (Wires) transactions under \$10,000 are sampled on a monthly basis at 10%

~Type B (well-covered) transactions over \$10,000 are sampled on a monthly basis at 25%

The underlying transactions of dormant alerts generated from October 1, 2011 to March 31, 2012 were reviewed. The following information was found: During the 6 month period, over a third of the activity captured in dormant alerts was caused by incoming/outgoing wire activity and another third were caused by internal transfers (classified as Transfer To/From, Incoming/-Outgoing Transfer, and Withdrawal/TD Withdrawal).

RECOMMENDATION

The Dormant account rule cannot restrict specific transaction types (i.e. low risk transactions like internal transfers) to be excluded from the process. So, a weighted methodology for weekly/monthly sampling based on underlying transactions and risk class has been established.

No new recommendations.

RACS

INTRODUCTION

The Prime High Risk Country rule looks for transactions that originate, pass through, or come to an end in high or moderate risk countries based on the Global PWM High Risk Countries List. AML Compliance currently runs 4 variations of the High Risk Country (RACS) rule. The objective of the suite of RACS rules currently used is to flag transactions meeting the specific parameters set in each variation of the rule, as they pertain to cross-border involvement in moderate-high and high risk countries. The rules evaluate the country code fields associated with the originator, originator bank, beneficiary, beneficiary bank, and up to four (4) intermediary address fields. There are eight (8) available country fields in each transaction record. When a country field is not populated with a valid country code, that country field will not be evaluated by the RACS rule(s). Each country field is evaluated independently; therefore all country fields DO NOT need to be populated in order for the transaction to be evaluated by the rule(s).

ANALYTICAL PROCESS

Although the RACS rules will evaluate the country codes in every transaction type, this analysis is limited to wire transactions only. The intention of PWM AML Compliance in using the RACS rules is to focus on wire transactions. Additionally, party data (names, addresses, country, etc.) is not expected to be captured electronically for transactions other than wires, and is not available on most non-wire transactions.

The analysis included in this document is based on the population of wire transactions with a "bookdate" between November 1, 2011 and March 31, 2012. Total wire transactions for this period: 35,451.

Rule Name

Additional Details/Parameter Settings

RACS3

Must include at least 2 txns of at least \$1,000, with a cumulative amount at least \$10,000. Runs weekly.

RACS3Neg

Must include at least 2 txns between \$1 and \$1,000, with a cumulative amount between \$1 and \$10,000. Runs weekly.

In 1Q 2012, there were 1,602 wire transactions involving moderate-high risk countries. 1,021 of the 1,602 transactions have contributed to generating (114) RACS3 and (21) RACS3Neg alerts. And so, approximately 69% of all moderate-high risk wires were captured in a RACS alert. The other 580 transactions did not meet RACS3 criteria of at least 2 transactions per customer in one week.

RECOMMENDATION

For RACS3 Rule, recommend expanding dollar range: lowering minimum transaction amount from \$1,000 to \$500; and modifying minimum aggregate amount from \$10,000 to \$7,000. Also, for RACS3Neg rule, recommend increasing maximum transaction amount from \$1,000 to \$2,000, while maintaining a maximum aggregate transaction amount of \$10,000. If these

changes were accepted, another 3% of moderate-high risk country wires would be reviewed.

Rule Name

Additional Details/Parameter Settings

RACS4

Must include at least 1txn of at least \$1,000, cumulative amount at least \$10,000. Runs weekly.

RACS4Neg

Must include at least 1 txn between \$1 and \$1000, cumulative amount between \$1 and \$10,000. Runs weekly.

In 1Q 2012, there were 2,186 wire transactions involving high risk countries. 1,801 of the 2,186 transactions would have contributed to generating (957) RACS4 and (179) RACS4Neg alerts. And so, approximately 82% of all high risk wires are reviewed. The remaining 385 did not meet RACS4 criteria of transaction amount greater than \$10,000 or RACS4Neg criteria of aggregate amount less than \$10,000.

RECOMMENDATION

For RACS4 Rule, recommend broadening transaction amount range to include transactions with a minimum aggregated amount from \$10,000 to \$7,000. Also, for RACS4Neg rule, recommend increasing maximum transaction amount from \$1,000 to \$2,000 while maintaining a maximum aggregate transaction amount of \$10,000. If these changes were accepted, another 4% of high risk country wires would be reviewed.

REPETITIVE

INTRODUCTION

The Repetitive Transactions rule will allow PWM to flag repetitive transactions of the same type that occur within a predefined timeframe and exceed a predefined dollar value. Repetitive transactions of the same type and/or similar amount may be an indicator of suspicious activity in the sense that the transacting parties may be attempting to mask the magnitude/nature of the transactions and the financial relationship between the parties by breaking large transactions into smaller components.

Repetitive transactions may also be suspicious in the sense that multiple wires to the same party within a short timeframe will incur multiple transaction fees, making them financially less efficient than sending a single large wire. The dollar thresholds for this rule are set at or near the average dollar amount for each transaction type at PWM, and the transaction count thresholds are set to flag situations where the number of average dollar size transactions in one week is unusual because it is more in line with what would be expected in a full month.

ANALYTICAL PROCESS

Rule Name

Additional Details/Parameter Settings

RepATMOut

5 ATM transactions exceeding \$250. Runs weekly.

The rule is designed to flag accounts that have 5 or more ATM transactions of at least \$250 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 ATM withdrawals for this period: 4,563.

In 1Q 2012, about 11% or 527 of 4,563 ATM withdrawals were captured in an ATM alert.

About 169 Private Bank accounts have ATM withdrawals every week. More than 58% (~98) of those accounts have only 1 ATM withdrawal per week.

The average PWM account with ATM transactions has 2 ATM transactions per week and the average size of the transaction is \$344.80 (\$712.16/2).

RECOMMENDATION

No changes recommended. Current parameters are sufficient.

Rule Name

Additional Details/Parameter Settings

RepOffChks

5 Official Checks exceeding \$13,000. Runs weekly.

The rule is designed to flag accounts that have 5 or more official check transactions of at least \$13,000 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 official checks for this period: 5,055.

In 1Q 2012, about 3% or, 132 of 5,055 official checks were captured in a repetitive alert.

On average, official checks are issued from about 246 Private Bank accounts every week. About 73% (~180) of those accounts issue only 1 official check per week.

About 11% of all official checks in 1Q 2012 are less than \$13,000. The average PWM account with official checks has 2 of these transactions per week and the average size of the transaction is \$11,598.05 (\$23,196.10/2).

RECOMMENDATION

Recommend lowering parameters to 3 Official Checks exceeding \$8,000. If changes were accepted, another 2% of official checks would be captured in this alert scenario.

Rule Name

Additional Details/Parameter Settings

RepPersChks

10 Personal Checks exceeding \$5,000. Runs weekly.

The rule is designed to flag accounts that have 10 or more personal check transactions of at least \$5,000 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 personal checks for this period: 77,843.

In 1Q 2012, about 9% or, 7,078 of 77,843 personal checks were captured in a repetitive alert.

On average, personal checks are issued from about 1,047 Private Bank accounts every week. A little more than one third of those accounts (~359) issued only 1 check per week, and over 50% of accounts only issue 1-2 checks per week.

The average check amount is \$7,149.80. About half of the checks are for amounts less than \$500 and more than 80% are less than \$5,000. However, accounts with repetitive check activity (issuing more than 2 checks per week) average about 10 checks per week with the average check amount being \$6,200.

RECOMMENDATION

No changes recommended. Current parameters are sufficient.

Rule Name

Additional Details/Parameter Settings

RepPreDebit

5 Pre-authorized debits exceeding \$5,000. Runs weekly.

The rule is designed to flag accounts that have 5 or more pre-authorized debit transactions of at least \$5,000 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 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.

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.

On average, incoming transfers are received from about 562 Private Bank accounts every week. More than 80% of those accounts (~461) have only 1 incoming transfer per week. About 16 accounts per week (4%) have 4 or more incoming wires.

The average PWM account with incoming transfers has 1 of these transactions per week and the average size of the transaction is \$69,873.55 (\$95,038.06/1.36).

RECOMMENDATION

Recommend maintaining minimum count at 4, but lowering minimum amount from \$95,000 to \$70,000.

Rule Name

Additional Details/Parameter Settings

RepTranOut2

5 Outgoing Transfers exceeding \$52,000. Runs weekly.

The rule is designed to flag accounts that have 5 or more outgoing transfers of at least \$52,000 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 outgoing transfers for this period: 17,086.

In 1Q 2012, about <1% or, 65 of 17,086 outgoing transfers were captured in a repetitive alert.

On average, outgoing transfers are sent from about 964 Private Bank accounts every week. About 79% of those accounts (~754) have only 1 outgoing transfer per week. About 26 accounts per week (4%) have 4 or more outgoing transfers and roughly 12 accounts per week (2%) have 5 or more outgoing transfers.

The average PWM account with outgoing transfers has 1 of these transactions per week and the average size of the transaction is \$45,283.18 (\$63,617.53/1.40).

RECOMMENDATION

Recommend decreasing minimum count from 5 to 4 and minimum amount from \$52,000 to \$40,000.

Rule Name

Additional Details/Parameter Settings

RepWiresIn

4 Incoming Wires exceeding \$600,000. Runs weekly.

The rule is designed to flag accounts that have 4 or more incoming wires of at least \$600,000 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 wires for this period: 7,659.

In 1Q 2012, about 4% or, 279 of 7,659 incoming wires were captured in a repetitive alert.

On average, 327 Private Bank accounts receive incoming wires every week. About 80% of those accounts (~259) of those accounts received only 1 incoming wire per week. About 28 accounts per week (9%) have 3 or more incoming wires and roughly 17 accounts per week (5%) have 4 or more incoming wires.

The average PWM account with outgoing transfers has 2 of these transactions per week and the average size of the transaction is \$847,133.98 (\$1,694,267.97/2).

RECOMMENDATION

No changes recommended. Current parameters are sufficient.

Rule Name

Additional Details/Parameter Settings

RepWiresOut

3 Outgoing Wires exceeding \$300,000. Runs weekly.

The rule is designed to flag accounts that have 3 or more outgoing wires of at least \$300,000 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 wires for this period: 27,971.

In 1Q 2012, about 3% or, 908 of 27,971 outgoing wires were captured in a

repetitive alert.

On average, 975 Private Bank accounts send outgoing wires every week. About 73% of those accounts (~714) of those accounts sent only 1 outgoing wire per week. About 93 accounts per week (9%) have 3 or more outgoing wires and roughly 50 accounts per week (5%) have 4 or more outgoing transfers. The average PWM account with outgoing wires has 2 of these transactions per week and the average size of the transaction is \$416,046.83 (\$882,093.67/2).

RECOMMENDATION

No changes recommended. Current parameters are sufficient.

VELOCITY

INTRODUCTION

The Velocity rule identifies activity that may be indicative of attempts to use bank accounts as "pass-throughs" to facilitate layering of transactions and obscure the trail of funds. This rule will allow AML Compliance to identify situations where funds enter a PWM account and then exit the account within a short timeframe. Since there are various ways (transaction types) that funds may enter and leave PWM accounts, this family of rules will be designed to monitor the most prevalent combinations of transaction types (wires, checks, deposits, free receipts and free deliveries). Since PWM has many types of transactions, the velocity rule is applicable to various combinations of transaction types (e.g. – an incoming wire followed by an outgoing check for the same amount could be considered "velocity"). There are seven (7) types of alerts within this rule.

ANALYTICAL PROCESS

The analysis included in this document is based on the population of transactions with a "bookdate" between 2/1/2012 and 2/29/2012. Total incoming and outgoing amounts were calculated based on customer each week and then difference of percentage and pattern types was reviewed.

Rule Name

Additional Details/Parameter Settings

VelDepOffCk

Deposits followed by official checks within 2%. Runs weekly.

VelDepPerCk

Deposits followed by Personal Checks within 2%. Runs weekly.

VelDepWire

Deposits followed by Outgoing Wires within a 5%. Runs weekly.

VelFrRecDel

Free Receipts followed Free Deliveries within 0%. Runs weekly.

VelWireChk

Incoming Wires followed by checks within 3%. Runs weekly.

VelWireOfCk

Incoming Wires followed by Official Checks within 3%. Runs weekly.

VelWireWir

Incoming Wires followed by outgoing wires within 1%. Runs weekly.

There were 5,700 distinct customers who had activity in this time period. Only 1% or 61 of those customers had incoming and outgoing activity amounts that differed by 5% or less. However, within that subset of customers, 17 customers did not generate velocity alerts because the percentage difference did not meet the criteria for that particular pattern of activity. Another 8 customers did not generate velocity alerts because the pattern of activity is not currently monitored.

An in-depth analysis of transaction patterns by customers found the following:

The combination of transaction types that were observed but are not currently monitored is:

Free Receipts followed by Outgoing Wires,

Incoming Wires followed by Free Deliveries, and

Reversals of Free Receipts, Incoming Wires and/or Outgoing Wires.

These combinations are not relevant patterns of potentially suspicious movement of funds.

RECOMMENDATION

Rule Name

Parameter Settings Recommendations

VelDepOffCk

Deposits followed by official checks within 5%. Changed from 2%.

VelDepPerCk

Deposits followed by Personal Checks within 5%. Changed from 2%.

VelDepWire

Deposits followed by Outgoing Wires within a 5%. No change.

VelFrRecDel

Free Receipts followed Free Deliveries within 2%. Changed from 0%.

VelWireChk

Incoming Wires followed by checks within 5%. Changed from 3%.

VelWireOfCk

Incoming Wires followed by Official Checks within 5%. Changed from 3%.

VelWireWir

Incoming Wires followed by outgoing wires within 5%. Changed from 1%.

HUB SPOKE

INTRODUCTION

The Hub-Spoke rules are set up to identify multiple ordering parties sending to a single beneficiary and vice versa (a single ordering party sending to multiple beneficiaries). If the specific parameters for transaction type, dollar amount and number of transactions are met, the rule will flag the transactions. There are four versions of the rule, which are designed to run monthly with a look-back period of 30 days.

ANALYTICAL PROCESS

Rule Name

Additional Details/Parameter Settings

HubMBenM

Must include at least six (6) transactions. Cumulative amount between \$100K-\$250K

HubMBenLow

Must include at least five (5) transactions. Cumulative amount between (\$5K-\$25K)

For the Hub-Spoke rules involving multiple beneficiaries, all outgoing 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 8,889 outgoing wires in February 2012, the average outgoing wires per customer is 4.6 (excluding the omnibus account and those with only 1 wire for the entire month), while the average wire amount per customer is \$946,664.58. About 48% of all February wires do not contain beneficiary information because the transactions passed through the omnibus account and/or were internal transfers.

So, taking into account only wires in which the beneficiary field is populated a review of varying dollar ranges yielded the following:

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

HubM0rgM

Must include at least eight (8) transactions. Cumulative amount between (\$100K-\$400K)

HubM0rgLow

Must include at least three (3) transactions. Cumulative amount between (\$5K-\$25K)

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:

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

RECOMMENDATION

For the HubM0rgM rule, recommend lowering minimum transaction count from 8 to 5 and increasing the maximum aggregate transaction amount from \$400,000 to \$500,000.

For the HubM0rgLow rule, recommend maintaining the minimum transaction count of 3 or more wires, while increasing the maximum aggregate transaction amount from \$25,000 to \$30,000.

Future Modifications

No future modifications recommended.

Data Quality

No additional analysis conducted on transactional data quality in Prime.

PWM US AML Compliance & DB US AML Compliance Approval

AML Compliance Management has reviewed the above documentation regarding the PCS AML Monitoring Program. The program is deemed to be sufficient as is and no residual risks are anticipated.

OR

AML Compliance Management has reviewed the above documentation regarding the PCS AML Monitoring Program. The program is deemed to be sufficient, except for the area of

The residual risk is limited to

As such, no action items are recommended at that time.

OR

AML Compliance Management has reviewed the above documentation regarding the PCS AML Monitoring Program. The program is deemed to be sufficient, but I recommend the following action items:

- A.
- B.
- C.

Signature – Head of PWM US AML
Compliance

Date

3Signature – Head of DB US AML
Compliance

Date

<http://compliance.intranet.db.com/> <<http://compliance.intranet.db.com/>>

38

<http://lrc.intranet.db.com/> <<http://lrc.intranet.db.com/>>

18

Electronic Signatures are acceptable and attached

Customer

Sum of In Amt

Sum of Out Amt

% Diff

Pattern Type

Observed

Current parameter

(%)

Comments

10000212733

1,178,504.05

\$

1,175,381.91

\$

0.2649%

Dep-OutWire,

IncWire-Chk

Dep-Wire 5%

Dep-Chk 2%

IncWire-OutWire 1%

IncWire-Chk 3%

Generate alert

10000438559

101,157.20

\$

96,579.09

\$

4.5257%

Deposit-Chk

2%

Doesn't meet criteria

10000026421

1,799.70

\$

1,844.03

\$

-2.4632%
Deposit-Chk
2%
Doesn't meet criteria
10000438240
50,000.00
\$

50,000.00
\$

0.0000%
FrRec-OutWire
N/A
N/A - Trx pattern not monitored
10000228459
13,235.00
\$

13,244.08
\$

-0.0686%
IncWire-OffChk
3%
Generate alert
10000240292
25,000.00
\$

23,983.61
\$

4.0656%
IncWire-OutWire
1%
Doesn't meet criteria
10000471615
100,000.00
\$

96,952.87
\$

3.0471%
IncWire-OutWire
1%
Doesn't meet criteria
10000407103
350,000.00
\$

350,000.00

\$

0.0000%

IncWire-OutWire

1%

Generate alert

10000415498

866,286.37

\$

866,286.37

\$

0.0000%

IncWire-OutWire

1%

Generate alert

10000443029

15,000.00

\$

15,000.00

\$

0.0000%

IncWire-OutWire

1%

Generate alert

40000460282

100,000.00

\$

100,000.00

\$

0.0000%

IncWire-OutWire

1%

Generate alert

40000460283

100,000.00

\$

100,000.00

\$

0.0000%

IncWire-OutWire

1%

Generate alert

10000461481

2,960,870.50

\$

2,960,871.00

\$

0.0000%

IncWire-OutWire

1%

Generate alert

10000437652

500,000.00

\$

500,812.50

\$

-0.1625%

IncWire-OutWire

1%

Generate alert

10000417184

65,960.00

\$

68,000.00

\$

-3.0928%

IncWire-OutWire

1%

Doesn't meet criteria

40000290300

200.00

\$

210.00

\$

-5.0000%

IncWire-OutWire

1%

Doesn't meet criteria

10000441022

9,949,915.86

\$

9,846,725.90

\$

1.0371%
Reversal FrRec
N/A
N/A - Trx pattern not monitored
40000004652
4,871.84
\$

4,871.84
\$

0.0000%
Reversal IncWire
N/A
N/A - Trx pattern not monitored
40000450949
240,000.00
\$

240,000.00
\$

0.0000%
Reversal IncWire
N/A
N/A - Trx pattern not monitored
Week 2/6/12-2/10/12

Week

customers
with
inc/out
activity
customers
with inc/out
activity
within 5%
of
customers
with
monitored
pattern of
activity
of
customers
w/o

monitored
pattern of
activity
of
customers
excluded b/c
did not meet
% criteria
2/6/12-2/10/12
2014
19
15
4
6
2/13/12-2/17/12
1982
22
21
1
11
2/21/12-2/24/12
1704
20
17
3
6
total
5700
61
53
8
23
average
1,900

20.33

17.67

2.67

7.67

Week
Total #
accounts
with out
wires

accounts
with 1 out
wire
% of
accounts
with 1 out
wire
of
accounts
with >= 3
out wire
% of
accounts
with >= 3
out wire
of
accounts
with >= 4
out wire
% of
accounts
with >= 4
out wire

Week
Vol
Amt
Vol
Amt
1
1282
946
74%
120

9%
52
4%
1
2.018720749
1,068,015.24
\$

4.88690476

2,373,170.52
\$

2
745
543
73%
72

10%
42
6%
2
2.609395973
1,198,503.75
\$

6.93564356
3,778,030.25
\$

3
891
658
74%
87

10%
44
5%
3
2.411896745
543,015.59
\$

6.39914163
1,331,247.10
\$

4
1098
844
77%
95

9%
46
4%

4
2.021857923
551,316.62
\$

5.41732283
1,344,475.38
\$

5
1293
937
72%
119

9%
66
5%
5
2.105181748
659,106.64
\$

5.01404494
1,490,687.15
\$

6
779
581
75%
70

9%
40
5%
6
2.172015404
492,138.62
\$

5.61111111
1,352,728.23
\$

7
857
646
75%

71

8%

41

5%

7

2.35705951

802,327.39

\$

6.51184834

1,986,868.90

\$

8

697

522

75%

68

10%

40

6%

8

2.490674319

611,056.32

\$

6.93714286

1,384,163.83

\$

9

1340

946

71%

159

12%

78

6%

9

2.207462687

740,067.65

\$

5.10659898

1,993,474.61

\$

10
764
559
73%
69

9%
43
6%
10
2.208115183
1,205,894.90
\$

5.50243902
2,488,622.07
\$

11
972
699
72%
82

8%
53
5%
11
2.111111111
1,081,751.63
\$

4.95604396
2,412,721.56
\$

12
812
592
73%
83

10%
45
6%
12

2.160098522

980,161.16

\$

5.28181818

2,633,745.34

\$

13

1144

813

71%

118

10%

62

5%

13

2.093531469

883,862.17

\$

4.77945619

1,899,851.11

\$

average

974.92308

714.30769

73%

93.30769

10%

50.15385

5%

average

2.228240103

832,093.67

\$

5.64150126

2,036,137.39

\$

Avg. out wire per account

Avg. credit per account (excl.

accounts with only 1 out wire

& omni a/c)

Week
Total #
accounts
with out
transfers

accounts
with 1 out
trf
% of accounts
with 1 out trf

accounts
with 4 or
more out
trf
% of
accounts
with 4 or
more out
trf
of
accounts
with 5 or
more out
trf
% of
accounts
with 5 or
more out trf

Week
Vol
Amt
Vol
Amt
1
2270
1764
78%
24
1.1%
14
0.6%
1
1.300440529
29,368.71
\$

2.34782609
85,957.30

\$

2

502

332

66%

58

11.6%

33

6.6%

2

1.958167331

79,500.54

\$

3.82941176

109,317.41

\$

3

345

278

81%

3

0.9%

1

0.3%

3

1.307246377

47,753.63

\$

2.58208955

28,443.01

\$

4

399

316

79%

10

2.5%

5

1.3%

4

1.368421053

129,864.75

\$

2.77108434

115,642.87

\$

5

1213

1053

87%

14

1.2%

7

0.6%

5

1.200329761

133,436.32

\$

2.51875

428,342.07

\$

6

2029

1602

79%

20

1.0%

10

0.5%

6

1.260226713

59,320.86

\$

2.23653396

19,464.23

\$

7

481

343

71%

38

7.9%

10

2.1%

7

1.559251559

75,762.75

\$

2.94927536

158,611.24

\$

8

296

262

89%

8

2.7%

4

1.4%

8

1.280405405

53,611.55

\$

3.44117647

140,050.23

\$

9

1120

901

80%

17

1.5%

8

0.7%

9

1.280357143

33,744.75

\$

2.43378995

55,213.42

\$

10

2126

1478

70%

81

3.8%

36

1.7%

10

1.524459078

15,627.47

\$

2.72067901

44,138.93

\$

11
437
333
76%
48
11.0%
16
3.7%
11
1.604118993
23,355.19
\$

3.53846154
26,419.81
\$

12
327
254
78%
17
5.2%
7
2.1%
12
1.44648318
29,799.79
\$

3
27,631.60
\$

13
991
880
89%
11
1.1%
5
0.5%
13
1.173562059
115,881.64
\$

2.54954955
449,947.06

\$

avg
964.30769
753.53846
79%
26.84615
4%
12
2%
avg
1.404882245
63,617.53
\$

2.83989443
129,936.86
\$

Avg. debit per account
(excl. accounts with only 1
out trf)
Avg. out transfer per account

Week
Total #
accounts with
inc transfers
accounts with 1
inc trf
% of accounts
with 1 inc trf
of
accounts
with >=4
inc trf
% of
accounts
with >= 4
inc trf
Week
Vol
Amt
Vol
Amt
1
563
465

83%
11
2%
1
1.367673179
117,060.40
\$

3.112244898
274,183.66
\$

2
443
341
77%
16
4%
2
1.410835214
71,684.15
\$

2.784313725
100,717.97
\$

3
349
272
78%
2
1%
3
1.280802292
47,597.73
\$

2.272727273
26,435.83
\$

4
397
313
79%
10
3%
4
1.360201511
132,398.00

\$

2.702380952
117,669.43
\$

5
1175
991
84%
16
1%
5
1.235744681
136,964.46
\$

2.505434783
103,173.65
\$

6
376
327
87%
10
3%
6
1.284574468
319,838.19
\$

3.183673469
233,085.37
\$

7
461
318
69%
41
9%
7
1.607375271
79,516.08
\$

2.958041958
150,498.70
\$

8
280
246
88%
10
4%
8
1.285714286
56,328.63
\$

3.352941176
128,333.74
\$

9
997
872
87%
11
1%
9
1.192577733
37,106.63
\$

2.536
95,772.62
\$

10
532
413
78%
14
3%
10
1.421052632
67,653.74
\$

2.882352941
98,205.58
\$

11
430
328
76%
54
13%

11
1.620930233
22,008.79
\$

3.617647059
21,225.12
\$

12
318
247
78%
11
3%
12
1.440251572
30,669.03
\$

2.971830986
58,340.61
\$

13
982
871
89%
11
1%
13
1.17413442
116,668.95
\$

2.540540541
320,584.13
\$

avg.
561.7692308
461.8461538
81%
16.69231
4%
avg.
1.360143653
95,038.06
\$

2.87847152

132,940.49

\$

Avg. inc transfer per account

Avg. credit per account

(excl. accounts with only 1
inc trf)

Week

Total #

accounts with
preauthorized
debits

accounts with 1
debit

% of accounts
with 1 debit

Week

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
\$

Avg. debit per account
Avg. Debit per account
(excl. accounts with only 1
ck)

Week
Total #
accounts
with inc
wires
of
accounts
with 1 inc
wire
% of
accounts
with 1 inc
wire
of
accounts
with 3 or
more inc
wires
% of
accounts
with 3 or
more inc
wires
of
accounts
with 4 or
more inc
wires
% of
accounts
with 4 or
more inc
wires

Week
Vol
Amt
Vol
Amt
1
410
318
78%
38
9%
20
5%
1
2.114634146

1,617,557.77
\$

5.9673913
4,295,767.70
\$

2
299
230
77%
25
8%
18
6%

2
1.799331104
2,485,177.38
\$

4.46376812
7,120,455.03
\$

3
284
219
77%
25
9%
13
5%

3
1.535211268
966,758.99
\$

3.33846154
1,486,242.28
\$

4
303
233
77%
30
10%
17
6%

4
1.844884488

2,241,985.94
\$

4.65714286
7,272,750.22
\$

5
404
332
82%
36
9%
25
6%
5
1.868811881
1,873,877.75
\$

5.875
7,851,595.75
\$

6
309
249
81%
23
7%
11
4%
6
1.540453074
1,144,236.37
\$

3.78333333
2,463,382.66
\$

7
273
218
80%
29
11%
17
6%
7
1.802197802

1,202,646.92
\$

4.98181818
2,964,150.59
\$

8
240
197
82%
21
9%
9
4%
8
1.691666667
1,771,005.15
\$

4.86046512
5,367,940.80
\$

9
409
331
81%
30
7%
20
5%
9
1.696821516
1,473,916.54
\$

4.65384615
5,014,023.57
\$

10
332
260
78%
28
8%
15
5%
10
1.75

1,278,757.20
\$

4.49295775
3,717,550.62
\$

11
360
291
81%
27
8%
15
4%
11
1.619444444
1,165,230.60
\$

4.23188406
3,217,469.39
\$

12
256
208
81%
20
8%
14
5%
12
1.94140625
3,069,345.65
\$

6.02083333
10,406,588.27
\$

13
368
275
75%
37
10%
26
7%
13
2.105978261

1,734,987.30
\$

5.37634409
4,738,092.27
\$

average
326.69231
258.53846
79%
28.38462
9%
16.92308
5%
average
1.793141608
1,694,267.97
\$

4.8233266
5,070,462.24
\$

Avg. inc wire per account
Avg. credit per account (excl.
accounts with only 1 inc wire
and omni a/c)

Month
Vol
Total Amt
Vol
Amt
Feb-12
8889
2,539,174,840.68
\$

4.662361624
946,664.58
\$

WiresOut
Avg. Wires Out per cust (excl.
omni account and accounts
>=2 wires)

Customer
Sum of In Amt
Sum of Out Amt
% Diff
Pattern Type
Observed
Current parameter
(%)

Comments
10000408981
3,935,295.15
\$

4,030,266.82
\$

-2.413%
Dep-Chk,
IncWire-OutWire
Dep-Chk 2%
IncWire-OutWire 1
%

Generate alert
10000288070
206,622.12
\$

207,786.00
\$

-0.563%
FrRec-FrDel
0%
Doesn't meet criteria
10000438263
103,287.33
\$

103,893.00
\$

-0.586%
FrRec-FrDel
0%
Doesn't meet criteria
10000459067
103,287.33
\$

103,893.00

\$

-0.586%

FrRec-FrDel

0%

Doesn't meet criteria

10000113121

25,000.00

\$

25,000.00

\$

0.000%

IncWire-Chk

3%

Generate alert

10000437201

26,940,007.32

\$

26,475,255.34

\$

1.725%

IncWire-FrDel

N/A

N/A - Trx pattern not monitored

10000437202

26,940,007.32

\$

26,475,255.34

\$

1.725%

IncWire-FrDel

N/A

N/A - Trx pattern not monitored

10000247822

19,000.00

\$

18,557.03

\$

2.331%

IncWire-OutWire

1%

Doesn't meet criteria

10000410487

1,300,000.00

\$

1,300,000.00

\$

0.000%

IncWire-OutWire

1%

Generate alert

10000411349

14,608.00

\$

14,608.00

\$

0.000%

IncWire-OutWire

1%

Generate alert

10000417834

287,876.87

\$

287,876.87

\$

0.000%

IncWire-OutWire

1%

Generate alert

10000417835

36,900.78

\$

36,900.78

\$

0.000%

IncWire-OutWire

1%

Generate alert

10000420458

500,000.00

\$

500,000.00

\$

0.000%
IncWire-OutWire
1%
Generate alert
10000432856
500,000.00
\$

500,000.00
\$

0.000%
IncWire-OutWire
1%
Generate alert
10000453429
169,732.50
\$

169,732.50
\$

0.000%
IncWire-OutWire
1%
Generate alert
40000440110
9,000.00
\$

9,000.00
\$

0.000%
IncWire-OutWire
1%
Generate alert
10000453068
17,512,687.00
\$

18,083,462.86
\$

-3.259%
IncWire-OutWire
1%
Doesn't meet criteria
10000453069
11,537,313.00

\$

11,913,338.97

\$

-3.259%

IncWire-OutWire

1%

Doesn't meet criteria

10000244120

950,000.00

\$

982,842.61

\$

-3.457%

IncWire-OutWire

1%

Generate alert

10000411610

9,049.90

\$

9,377.54

\$

-3.620%

Reversal OutWire

N/A

N/A - Trx pattern not monitored

Week 2/21/12-2/24/12

total # customers

sum

cust

% to total

\$5K<\$25K

17

12%

6
7%
0
0%
0
0%
0
0%
\$5K<\$30K
19
13%
8
9%
2
3%
2
5%
1
4%
\$5K<\$50K
29
20%
10
12%
3
5%
2
5%
1
4%
\$50K-\$250K
39
27%
22
26%
15
25%
8
20%
5
18%
\$100K-\$250K
27
18%
14
16%
11
19%
5
12%
3

11%
\$100K-\$400K
42
29%
23
27%
18
31%
11
27%
5
18%
\$100K-\$500K
47
32%
27
31%
21
36%
13
32%
6
21%
\$100K-\$1MM
54
37%
30
35%
23
39%
15
37%
8
29%

Population: 8+ out
28
Population: 3+ out
Population: 4+ out
Population: 5+ out
Population: 6+ out
147
86
59
41

Month
Vol

Total Amt
Vol
Amt
Feb-12
2,195

1,854,293,691.87
\$

4.819079
4,126,703.08
\$

WiresIn
Avg. Wires In per cust (excl.
omni account and accounts
>2= wires)

total # customers

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%

23
Population: 6+ out
wires

122

69

41

Population: 3+ out
wires

Population: 4+ out
wires

Population: 5+ out
wires

Week
Total #
accounts with
per chk
accounts with 1
chk
% of accounts
with 1 chk

accounts
with 2
chk
% of
accounts
with 1-2
chks
Week
avg/trx
Vol
Amt
Vol
Amt
1
1141
379
33%
189
50%
1
5.429447853
36,740.92
\$

9.490401396
58,352.13
\$

6,148.54
\$

2
1022
338
33%
190
52%
2
4.623287671
29,234.83
\$

8.111336032
45,174.42
\$

5,569.29
\$

3
1070
359
34%
190
51%
3
5.093457944
44,470.36
\$

9.042226488
79,566.32
\$

8,799.42
\$

4
1102
382
35%
198
53%
4

5.494555354
46,488.17
\$

12.34760705
74,264.20
\$

6,014.46
\$

5
1064
385
36%
197
55%
5
5.160714286
41,039.41
\$

9.77593361
62,202.42
\$

6,362.81
\$

6
1103
347
31%
214
51%
6
8.728921124
99,279.85
\$

16.33394834
192,567.77
\$

11,789.42
\$

7
974
339
35%

162
51%
7
5.998973306
47,113.13
\$

10.97245763
75,611.29
\$

6,891.01
\$

8
971
373
38%
147
54%
8
6.391349125
32,215.24
\$

12.28159645
54,404.31
\$

4,429.74
\$

9
970
351
36%
188
56%
9
5.03814433
39,274.89
\$

9.651972158
66,166.63
\$

6,855.24
\$

10

1127
362
32%
213
51%
10
5.536823425
23,848.37
\$

9.876811594
39,675.31
\$

4,017.02
\$

11
1011
362
36%
167
52%
11
6.191889219
34,958.24
\$

11.54356846
62,123.00
\$

5,381.61
\$

12
1068
378
35%
182
52%
12
5.15917603
26,754.91
\$

9.385826772
48,397.85
\$

5,156.48

\$

13
993
313
32%
200
52%
13
5.390735146
26,905.98
\$

9.666666667
41,017.02
\$

4,243.14
\$

average
1047.384615
359.0769231
0.3433797
187.4615
0.522264
average
5.710574986
40,640.33
\$

10.65233482
69,194.05
\$

6,281.40
\$

Avg. Ck per account
Avg. Ck per account (excl.
accounts with only 1 ck)

Combined
Week
Customer
Sum of In Amt
Sum of Out Amt
% Diff

Pattern Type
Observed
Current parameter (%)
Comments
2/6/12-2/10/12
10000438559
101,157.20
\$

96,579.09
\$

4.5257%
Deposit-Chk
2%
Doesn't meet criteria
2/6/12-2/10/12
10000026421
1,799.70
\$

1,844.03
\$

-2.4632%
Deposit-Chk
2%
Doesn't meet criteria
2/13/12-2/17/12
10000422584
115,163.78
\$

113,700.89
\$

1.270%
FrRec-FrDel
0%
Doesn't meet criteria
2/13/12-2/17/12
10000425735
115,163.78
\$

113,700.89
\$

1.270%
FrRec-FrDel
0%

Doesn't meet criteria
2/13/12-2/17/12
10000425737
115,163.78
\$

113,700.89
\$

1.270%
FrRec-FrDel
0%
Doesn't meet criteria
2/13/12-2/17/12
10000424966
230,158.91
\$

227,401.78
\$

1.198%
FrRec-FrDel
0%
Doesn't meet criteria
2/13/12-2/17/12
10000421115
25,841.48
\$

25,703.56
\$

0.534%
FrRec-FrDel
0%
Doesn't meet criteria
2/13/12-2/17/12
10000417820
4,948,872.89
\$

4,931,974.85
\$

0.341%
FrRec-FrDel
0%
Doesn't meet criteria
2/13/12-2/17/12
10000417818

703,673.34

\$

701,310.84

\$

0.336%

FrRec-FrDel

0%

Doesn't meet criteria

2/13/12-2/17/12

10000417819

300,233.96

\$

299,225.96

\$

0.336%

FrRec-FrDel

0%

Doesn't meet criteria

2/21/12-2/24/12

10000288070

206,622.12

\$

207,786.00

\$

-0.563%

FrRec-FrDel

0%

Doesn't meet criteria

2/21/12-2/24/12

10000438263

103,287.33

\$

103,893.00

\$

-0.586%

FrRec-FrDel

0%

Doesn't meet criteria

2/21/12-2/24/12

10000459067

103,287.33

\$

103,893.00

\$

-0.586%

FrRec-FrDel

0%

Doesn't meet criteria

2/6/12-2/10/12

10000240292

25,000.00

\$

23,983.61

\$

4.0656%

IncWire-OutWire

1%

Doesn't meet criteria

2/6/12-2/10/12

10000471615

100,000.00

\$

96,952.87

\$

3.0471%

IncWire-OutWire

1%

Doesn't meet criteria

2/6/12-2/10/12

10000417184

65,960.00

\$

68,000.00

\$

-3.0928%

IncWire-OutWire

1%

Doesn't meet criteria

2/6/12-2/10/12

40000290300

200.00

\$

210.00

\$

-5.0000%
IncWire-OutWire
1%
Doesn't meet criteria
2/13/12-2/17/12
10000242765
7,250.00
\$

6,968.45
\$

3.883%
IncWire-OutWire
1%
Doesn't meet criteria
2/13/12-2/17/12
10000410066
2,750,818.00
\$

2,653,128.00
\$

3.551%
IncWire-OutWire
1%
Doesn't meet criteria
2/13/12-2/17/12
10000177992
47,955.00
\$

50,000.00
\$

-4.264%
IncWire-OutWire
1%
Doesn't meet criteria
2/21/12-2/24/12
10000247822
19,000.00
\$

18,557.03
\$

2.331%
IncWire-OutWire
1%

Doesn't meet criteria
2/21/12-2/24/12
10000453068
17,512,687.00
\$

18,083,462.86
\$

-3.259%
IncWire-OutWire
1%
Doesn't meet criteria
2/21/12-2/24/12
10000453069
11,537,313.00
\$

11,913,338.97
\$

-3.259%
IncWire-OutWire
1%
Doesn't meet criteria

Customer
Sum of In Amt
Sum of Out Amt
% Diff
Pattern Type
Observed
Current parameter
(%)
Comments
10000211551
19,097.59
\$

18,889.21
\$

1.091%
Deposit-Chk
2%
Generate alert
10000156095
10,000.00

\$

10,154.32

\$

-1.543%

Deposit-Chk

2%

Generate alert

10000011050

19,890.30

\$

20,370.00

\$

-2.412%

Deposit-Chk

2%

Generate alert

10000041009

2,600.00

\$

2,500.00

\$

3.846%

Dep-OutWire

5%

Generate alert

10000422584

115,163.78

\$

113,700.89

\$

1.270%

FrRec-FrDel

0%

Doesn't meet criteria

10000425735

115,163.78

\$

113,700.89

\$

1.270%

FrRec-FrDel

0%
Doesn't meet criteria
10000425737
115,163.78
\$

113,700.89
\$

1.270%
FrRec-FrDel
0%
Doesn't meet criteria
10000424966
230,158.91
\$

227,401.78
\$

1.198%
FrRec-FrDel
0%
Doesn't meet criteria
10000421115
25,841.48
\$

25,703.56
\$

0.534%
FrRec-FrDel
0%
Doesn't meet criteria
10000417820
4,948,872.89
\$

4,931,974.85
\$

0.341%
FrRec-FrDel
0%
Doesn't meet criteria
10000417818
703,673.34
\$

701,310.84

\$

0.336%

FrRec-FrDel

0%

Doesn't meet criteria

10000417819

300,233.96

\$

299,225.96

\$

0.336%

FrRec-FrDel

0%

Doesn't meet criteria

40000021022

3,213,770.51

\$

3,222,672.29

\$

-0.277%

IncWire/OutWire

1%

Generate alert

10000454019

693,795.32

\$

703,335.09

\$

-1.375%

IncWire-Chk,

IncWire-OutWire

IncWire-OutWire 1%

IncWire-Chk 3%

Generate alert

10000397771

1,229,673.04

\$

1,229,675.18

\$

0.000%

IncWire-FrDel

N/A
N/A - Trx pattern not monitored
10000242765
7,250.00
\$

6,968.45
\$

3.883%
IncWire-OutWire
1%
Doesn't meet criteria
10000410066
2,750,818.00
\$

2,653,128.00
\$

3.551%
IncWire-OutWire
1%
Doesn't meet criteria
10000288261
5,198.38
\$

5,198.38
\$

0.000%
IncWire-OutWire
1%
Generate alert
10000113121
80,000.00
\$

80,000.00
\$

0.000%
IncWire-OutWire
1%
Generate alert
10000424044
300,000.00
\$

300,000.00

\$

0.000%

IncWire-OutWire

1%

Generate alert

40000438777

2,165,000.00

\$

2,165,000.00

\$

0.000%

IncWire-OutWire

1%

Generate alert

10000177992

47,955.00

\$

50,000.00

\$

-4.264%

IncWire-OutWire

1%

Doesn't meet criteria

Week 2/13/12-2/17/12

Week

Total #

accounts with

ATM w/d

accounts with 1

ATM w/d

% of accounts

with only 1

ATM w/d

Week

Vol

Amt

Vol

Amt

1

194

97

50.0%

1
2.505155
874.06
\$

4.010309
1,375.41
\$

2
111
77
69.4%
2
1.720721
635.34
\$

3.352941
1,193.30
\$

3
167
103
61.7%
3
1.964072
648.21
\$

3.515625
1,137.24
\$

4
172
107
62.2%
4
1.773256
635.31
\$

3.046154
1,126.91
\$

5
186
115

61.8%
5
1.903226
706.49
\$

3.366197
1,244.88
\$

6
167
91
54.5%
6
2.419162
729.13
\$

4.118421
1,192.63
\$

7
188
103
54.8%
7
2.06383
762.31
\$

3.352941
1,243.13
\$

8
158
99
62.7%
8
2.044304
713.62
\$

3.79661
1,349.79
\$

9
172

97
56.4%
9
2.197674
726.80
\$

3.746667
1,248.25
\$

10
177
103
58.2%
10
1.949153
624.82
\$

3.27027
990.71
\$

11
156
81
51.9%
11
2.262821
773.29
\$

3.626667
1,193.82
\$

12
183
107
58.5%
12
1.928962
682.03
\$

3.236842
1,165.90
\$

13

168
100
59.5%
13
2.113095
746.64
\$

3.75
1,335.18
\$

average
169.1538462
98.46153846
58.2%
average
2.065033
712.1587
3.55305
1215.166431
Avg. ATM w/d per
account
Avg. ATM w/d per
account (excl. accounts
with only 1 w/d)

Week
Total #
accounts
with off
chk

accounts
with 1 off
chk
% of
accounts
with 1 off
chk
avg # of
w/d
Week
avg trx amt
Vol
Amt
Vol
Amt

1
353
240
68%
1.55
1
1.55240793
12,742.28
\$

2.725663717
25,126.04
\$

9,218.32
\$

2
262
179
68%
1.54
2
1.54198473
15,062.66
\$

2.710843373
31,774.69
\$

11,721.33
\$

3
215
161
75%
1.79
3
1.79069767
13,522.39
\$

4.148148148
21,854.43
\$

5,268.48
\$

4
190
150
79%
1.46
4
1.46842105
154,056.68
\$

3.225
51,424.31
\$

15,945.52
\$

5
255
209
82%
1.38
5
1.38823529
15,583.18
\$

3.152173913
48,712.53
\$

15,453.63
\$

6
266
167
63%
1.73
6
1.73684211
7,424.05
\$

2.97979798
10,817.98
\$

3,630.44
\$

7
266
219
82%
1.33
7
1.33082707
6,763.49
\$

2.872340426
15,680.23
\$

5,459.04
\$

8
133
102
77%
1.67
8
1.67669173
13,426.53
\$

3.903225806
32,237.29
\$

8,259.14
\$

9
263
202
77%
1.56
9
1.56653992
7,286.54
\$

3.442622951
14,248.33
\$

4,138.80
\$

10
246
126
51%
2.01
10
2.01626016
25,594.41
\$

3.083333333
41,642.75
\$

13,505.76
\$

11
270
219
81%
1.4
11
1.4
6,415.47
\$

3.117647059
16,620.91
\$

5,331.24
\$

12
207
159
77%
1.53
12
1.53140097
13,870.02
\$

3.291666667
31,169.00
\$

9,469.06
\$

13
278
208
75%
1.59
13
1.59352518
9,801.68
\$

3.357142857
24,757.45
\$

7,374.56
\$

average
246.46154
180.07692
73%
1.58
Average
1.58414106
23,196.10
\$

3.231508172
28,158.92
\$

8,828.87
\$

Avg. Off Ck per account
Avg. Off Ck per account
(excl. accounts with only 1
ck)