

A Guide to Rule Implementation for Fraud Interceptor User Manual Edition 1.9 The Ultradata office addresses are:

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Introduction

This document has been prepared by Ultradata Australia Pty. Ltd as a guide only. The information provided is intended to be used for general information and instruction purposes only and should not be considered a specific model for your financial institution's Fraud Monitor rules model. In applying or using the information contained in this document you acknowledge that that you do so at your own risk.

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Who is this document for?

This manual has been designed for people who create rules for the Fraud Interceptor.

References

• Fraud Interceptor User Manual

Accessing the pages and programs in this manual

There are a number of ways to access the pages and programs described in this manual. The following methods are most frequently used within Ultracs:

Sliding Menu

The sliding menu is displayed above the main work area of Ultracs. It contains a list of menu items and may contain drop-down menus with further items.

| Quick Quote | Client Summary | Client Detail | Contact History | Future Payments |
|----------------|----------------|---------------|--------------------|-----------------|
| Quick Launch | Client Summary | Client Contac | t⊽ Unverify Client | Administration |
| Contact Histor | гу | | | |

If there are more menu items that will fit across the screen, a slider is displayed. Move the slider (under the menu) if you cannot see the menu item you are looking for.

Your system administrator will most likely create menus for different groups of operators to give you quick access to a list of pages and programs that you most commonly use. To access a page or program from the sliding menu, simply click on the appropriate menu item, or in the case of a drop-down menu, extend the menu and then click on the appropriate item from this drop-down list. The corresponding page or program will open in the main working area of the screen.

Tabbed Pages

Some products and functionality may present information in a series of tabbed pages.

| Quick Quote | Client Summary | Client Detail | Contact History | Future Payments | Term Deposit |
|----------------|----------------|---------------|---------------------|------------------------------------|--------------------|
| Quick Launch | Client Summary | Client Conta | ct⊽ Unverify Client | Administration $\overline{\nabla}$ | General Enquiry Op |
| | | | | | |
| Contact Histor | ry | | | | |
| Account Detai | ils | | | | |
| Deeduct | Accou | unt Namo | Cum | ant Available | Dotail |

In this example there are page tabs for Quick Quote, Client Summary, Client Detail, Contact History, Future Payments and Term Deposit. The Client Summary is the page currently selected and the tab is highlighted. The page tabs can be used to quickly move from one page to another. Click on the page tab to go to the page you want. Refer to the appropriate manual for the product in question.

My Menu



The **My Menu** widget can be found on the right-hand side of the Ultracs main menu.

You are able to add to this widget any pages or programs that you commonly use and would like to access quickly by using the **Manage My Menu** icon.

See the Getting Started in Ultracs User Manual for information on this feature.

Services in Use



The **Services in Use** widget contains a number of icons for different services (or products) that may be available to a client. This widget is only displayed when a client is 'in focus'. Click on any of the services icons to view a pop-up menu of pages, programs and functions related to the service.

See the *Getting Started in Ultracs User Manual* for information on this feature.

Functions Menu

The **Functions** menu is accessed by clicking on the 'Quick Launch' drop-down menu item on the sliding menu and then selecting **Functions**. The menus displayed are dependent on your individual settings.

From this menu, you can access programs via the Ultracs 'Telnet Hosting' function and front-end pages that have been converted from host-based programs.



Rules and Responses

Fraud can take many forms and there is no definitive means of detection and prevention that can cover all of its variations. Ultradata's Fraud Interceptor is a monitoring tool that analyses transactions passing through the Ultracs core banking system and is based on a system of Rules and statistical analysis that can start a case management workflow for monitoring and disabling suspicious transactions.

Once a Rule triggers the processing of a suspicious transaction, a Response is generated. The Response is the action taken. For example, it could be sending a message to the client, declining a transaction, freezing an account or some other action.

Events and Tasks are generated as appropriate for the Response and details are recorded against the Client History and are also passed through to the Reporting Database for use with the generation of standard or customised reports.

Responses

Fraud Responses initiate the action to be taken when a Rule is triggered by a suspect transaction. Ideally, you should set up the appropriate Responses and Actions prior to creating your Fraud Interceptor Rules.

| Settings | Rules | Responses | List Manage | ment | History | | | | | |
|-------------------|--------------|--------------|-------------------|----------|----------------|------------------|--------------|------------------------|------------------|-------------------|
| Fraud In | vestigations | Collections | Default Task List | DJH'S | Collections Li | st Donna's Colle | ections List | Joy's Collections List | Other Task Lists | SYSOP Menu 🔻 🛛 |
| | | |) | | | | | | | |
| Fraud Interce | eptor Respo | nse Manageme | nt | | | | | | | |
| | | Hold | Funds and Folk | w Un | | | | | | *Mandatory Fields |
| Response N | lame * | HUIU | Fullus and Folic | w op | | | | | | |
| Comments | | Inis | response will no | ola tun | ds, create a | Task and notity | staff. | | | <u>^</u> |
| | | | | | | | | | | ~ |
| | | | | | | | | | | |
| | | 77 | | Ner | 22 | 1 | | | | |
| | | | | | | | | | | |
| Freeze | D | ecline | Hold | Varm | Log | , | | | | |
| Account | t Trai | nsaction | Funds | Card | | | | | | |
| | | | | | | | | | | |
| Create | | | - | | | | | | | |
| Exception Task | | | Fraud Invest | tigatior | ns 🔻 | | | | | |
| Contact | ALC: | | | | | | | | | |
| Customer | L= | | | | | | | | | |
| Contact | | | Group | Stat | ff contact gr | oup 1 🔹 | 2 | | | |
| Staff | | | SMS | SMO | Template n | o 1 - inc ▼ | 0 | | | |
| | | | | JING | remplate n | 5.1 mc | <u> </u> | | | |
| | | | Email | Ema | il template N | 0.1 🔻 | 2 | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| Save | Delete | Cancel | | | | | | | | Back |

The actions that may be taken could include one or more of the following:

- Freeze Account
- Decline Transaction
- Hold Funds
- Warm Card
- Create Exception Task
- Contact Customer
- Contact Staff
- All Responses will include recording the action into the Fraud Interceptor Log.

| Resi | oonses | are l | linked t | o Rule | s in | Step | 3 of | the | Rule | Creation | on | proces | s: |
|-------|---------|-------|------------|-----------|------|------|------|-----|--------|----------|----|--------|----|
| 1,000 | 0011000 | arei | in incourt | o i tuito | 0 11 | otop | 00 | uio | i tuio | oroun | | p10000 | ٥. |

| Settings Rules Response | s List Management History | | |
|----------------------------------|----------------------------------------------|----------------------------|-------------------|
| Quick Launch 🔻 SYSOP Menu | ▼ | | |
| | | | |
| Fraud Interceptor Rule Maintenan | ce | | |
| | | | *Mandatory Fields |
| Rule Creation | Step 3 of 5 - Responses | | |
| Rule Name * | More than \$5000 in 24 hours to selected BPA | AY billers | |
| Channel 🎯 | Base Rule @ | Transactions Over Time | |
| Responses to apply during n | ominated time frames @ | | |
| Time Period | Working Days | Non-working Days | |
| | Exception only | Exception only | |
| Praud Staff Available | Hold Funds and Follow Up | - Hold Funds and Follow op | • |
| Business Hours ** | | ▼ ● | |
| | Add New Response | | |
| | | | |
| | | | |
| | | | |
| | | | |
| Save Cancel | | Previous Step | Next Step |

It is up to your institution to determine the appropriate Response according to the perceived risk in line with your overall risk management strategy. Unless a specific Response is integral to the Rule, Responses are not shown in this manual. Detailed information on how to set up Responses and how to integrate them into the Rules is provided in the *Fraud Interceptor User Manual*.

Fraud Interceptor Rules - Examples

This manual provides a number of example rules, based on scenarios, for use with the Fraud Interceptor. The rules can be used as a guide to help you understand how to create the rules you will set up and use with the Fraud Interceptor.

Only the key fields and settings are explained in this manual. In most examples, this only includes selected fields and settings from Steps 1 and 2. The options entered for all other Steps are essentially the same, according to your financial institution's requirements, and are not specific to individual scenarios. For detailed information on all fields in the five-step rule creation process and how rules are used within the Fraud Interceptor, refer to the *Fraud Interceptor User Manual*.

Note that the rules shown in these examples are grouped by channel. Some of these rules may be created for more than one channel, for example a rule using the Geographic Impossibility base rule may be created for ATM, EFTPOS, VISA or Bank@Post channels; however; you cannot create a Geographic Impossibility rule for 'All Channels'. This means that if you want a Geographic Impossibility rule for each of these channels, you will need to create four rules. The Fraud Interceptor Rules page lets you copy existing rules and change the channel, which means once you create the first rule; it will not take very long to create the other three.

VISA Channel Rules

The following examples cover a number of scenarios that may be useful for monitoring VISA card transactions.

- Sum of VISA transactions exceeds \$5,000 in 24 hours at specific MCCs Gambling, Jewellery and Electronics
- More than four transactions to specific countries in 24 hours
- Card not present transactions of \$5,000 or more
- More than four card present transactions in 24 hours to the same merchant for specified MCCs
- Any transaction for MCC 7995 (Gambling) greater than \$500
- Any foreign VISA transaction greater than \$10,000
- · Any transaction from specific merchants identified as points of concern
- VISA iTunes/Apple, overseas transactions
- VISA Any transactions to selected Russian/Eastern European countries
- VISA Low value transaction followed by a high value transaction
- VISA More than three VISA manual or unspecified source transactions (Card Number Entry)
- VISA Card rejection codes

Sum of VISA transactions exceeds \$5,000 in 24 hours at specific MCCs - Gambling, Jewellery and Electronics

This rule is triggered when the sum of VISA transactions exceeds a specified value within 24 hours for transactions for specified merchant categories. Before creating this rule, you need to create a Merchant Category Code (MCC) list which contains the appropriate category codes.

Fraud List Management

| Settings | Rules | Responses | List Management | History | | | | | | | |
|------------|-----------------------|------------------|-----------------------|------------|---------------|--------|--------|-------------|------------------|--|--|
| Quick Laur | nch ⊽ s | SYSOP Menu 🔻 | | | | | | | | | |
| | | | | | | | | | | | |
| Fraud List | Fraud List Management | | | | | | | | | | |
| Maintain | Maintain List | | | | | | | | | | |
| VISA | | CC List Com | abling Jawallans ar | | | | | 1. | | | |
| MCC | Name 🔤 | ICC LIST - Gali | ibling, Jewellery ar | Id Electro | nics | | |]- | | | |
| | | | | | | | | | | | |
| мсс | | | | | | Source | Expiry | Updated | | | |
| 7995-Bett | ing/Casino | o Gambling | | | | Other | | 11 JUL 2013 | Alter Delete Add | | |
| 5944-Jewe | elry Store | s, Watches, Cloo | cks, and Silverware S | tores | | Other | | 11 JUL 2013 | Alter Delete Add | | |
| 5732-Elec | tronics Sto | ores | | | | Other | | 11 JUL 2013 | Alter Delete Add | | |
| | | | | | | | | | | | |
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| | | | | | | | | | | | |
| Rows Pe | er Pages | 10 🔻 | | Search | Please Select | | | • | ок 🗿 | | |
| Add | | move Selecte | d Items | | | | | | | | |
| | <u> </u> | | | | | | | | | | |
| | | | | | | | | | | | |
| | | | | | | | | | | | |
| Save | Can | cel | | | | | | | Previous Next | | |

This List contains entries for Gambling (7995), Jewellery (5944) and Electronics (5732).

| Settings Rules Re Quick Launch ▼ SYSOF | sponses List Management History Menu ⊽ |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Fraud Interceptor Rule Ma | ntenance *Mandatory Fields |
| Rule Creation | Step 1 of 5 - Channel |
| Name * | Sum of Visa transactions exceeds \$5,000 in 24 hours at specific MCCs - Gambling, Jewellery and Electronics |
| | All ATM Bank@Post Fanch <td< th=""></td<> |
| Channel * 🚱 | EFTPOS SMS SMS Visa Mobile Banking & My Viewpoint |
| Comments | This rule is used to take action when the sum of VISA transactions exceeds a specific value within 24 hours for transactions at specified merchant categories. |
| Save Cancel | Previous Step Next Step |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

| Settings Rules Responses | List Management | History | | | | | | | |
|------------------------------------|-----------------------|--------------------|---------------------------|-----------------------------------|--------------|---------------------------|-----------------------------|---------------------------------------------------------------------------------------------|-----------------------------|
| Quick Launch ▼ SYSOP Menu ▼ | | | | | | | | | |
| | | | | | | | | | |
| Fraud Interceptor Rule Maintenance | | | | | | | | | *Mandatony Fields |
| Rule Creation | Step 2 of 5 - F | Rule Onti | ions | | | Channel | = Visa VISA | | Mandatory Pields |
| | | | | | | | | | |
| Name * | Sum of Visa trans | actions exc | ceeds \$5,000 in | 24 hours at spe | cific MCC | s - Gambling, Je | wellery and Elec | tronics | |
| Base Rule * 🥝 | PC Fingerprint Tra | Single nsaction | Transactions Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | Official State Transactions as a percentage of the account balance | Low to High Transactions |
| Rule Criteria and Filter Optio | ons | | | | | | | | |
| Client Lists to Include in monit | toring | - | - Please Select | | | | • | | |
| Client Lists To Exclude from m | onitoring | - | - Please Select | | | | ~ | | |
| Lists to Include in monitoring | | N | MCC List - Gamb | ling, Jewellery a | nd Electro | onics | ~ | | |
| Lists to Exclude from monitorin | ng | - | - Please Select | | | | ~ | | |
| Number of Transactions | | 1 | | * | | | | | |
| Total Transaction Value | | 5 | 5000.01 | * | | | | | |
| Account Balance | | F | rom -99999999. | 00 * To 99 | 99999.00 | * | | | |
| Transaction Codes | | 5 | SC VISA CASH A | DVANCE,5D VISA | RETAIL | PURCHASE | * * | | |
| Time Quantity | | 2 | 24 | * | | | | | |
| Time Period Measurement | | F | Hours | | | | * * | | |
| Products | | А | All | | | | * | | |
| Start/End Time | | F | rom | То | | | | | |
| Client Brand | | - | - Please Select | | | [| ~ | | |
| Client Days with Institution | | F | rom | То | | | | | |
| Card Present | | Δ | All | | | [| * | | |
| Country Code | | Δ | All | | | | * | | |
| Card Rejection Codes | | Δ | All | | | [| * | | |
| Card Number Entry | | - | - Please Select | | | | ~ | | |
| Save Cancel | | | | | | | | Previous Step | Next Step |

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring | The MCC List you created for this rule has been selected from the drop-down list 'Lists to Include in monitoring'. |
|-------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring Lists to Include in | A client list (Include or Exclude) is optional and if both Include and Exclude lists are left unselected, all matches will be included in this rule. |
| Lists to Exclude from Monitoring | Lists to Exclude from monitoring should be left as Please Select |
| Number of Transactions | If you enter '1' into this field, any number of transactions will be considered. |
| Total Transaction Value | As this rule is to apply to the sum of transactions over \$5,000 and the field itself will include the value entered, you need to enter 5000.01 (or 5001 if you are not concerned with cents). |
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |

| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list. The minimum you are likely to require are VISA Cash Advance and VISA Retail Purchase codes. You may also include other codes, such as ATM/POS Withdrawal, if you consider those codes appropriate. |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected, however you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | By selecting 'All' you are catering for personal transactions as well as telephone and Internet transactions. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

More than four transactions to specific countries in 24 hours

This rule is triggered when a set number of VISA transactions occur within 24 hours in any of the countries specified. Before creating this rule, you may need to create a Client List to exclude known low-risk clients from monitoring.



In this scenario, it does not matter which of the countries are included in the count of four transactions. If you want the rule to apply to four transactions from the same country, then you will need to create a separate rule for each country.

Fraud List Management

| Settings Rules Respons | es List Management History | | | | | | | | | | |
|-------------------------------|----------------------------|--------|------------|-------------|------------------|--|--|--|--|--|--|
| Quick Launch 🔻 SYSOP Menu 🔻 | | | | | | | | | | | |
| | | | | | | | | | | | |
| Fraud List Management | | | | | | | | | | | |
| Maintain List | | | | | | | | | | | |
| | | | | | | | | | | | |
| Name Client Exclu | ide List | | | * | | | | | | | |
| _ | | | | | | | | | | | |
| Client Number | Client Name | Source | Expiry | Updated | | | | | | | |
| 50557 | MR ROSS MC DONALD GREEN | Other | | 11 JUL 2013 | Alter Delete Add | | | | | | |
| 31114 | MRS JOAN ELIZABETH BROWN | Other | | 11 JUL 2013 | Alter Delete Add | | | | | | |
| 803572 | MR LESLIE JOHN GREEN | Other | | 11 JUL 2013 | Alter Delete Add | | | | | | |
| 38491 | MR MARK ANTHONY BROWN | Other | | 11 JUL 2013 | Alter Delete Add | | | | | | |
| 61812 | MS DEBBIE JOY WHITE | Other | | 11 JUL 2013 | Alter Delete Add | | | | | | |
| | | | | | | | | | | | |
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| Save Cancel | | | | | Previous Next | | | | | | |

The Client Exclude List contains the details of clients who will not be included in this rule. You can use this List to cater for known low-risk clients travelling to high-risk areas on a temporary basis by adding an Expiry date.

| Settings | Rules | Responses | List Management | History | | | | | | | | | |
|-------------|-------------|----------------|-----------------------|------------|------------------------|-------------------------------------------|--------------------------------|--------------------|----------------|------------|-------------------|-----------------|------|
| Quick Laur | nch 🔻 🛛 S | YSOP Menu 🔻 | | | | | | | | | | | |
| < | reenter Pul | lo Maintonanco | | | | | | | | | | | |
| riauu iiite | ceptor Rul | e maintenance | | | | | | | | | | *Mandatory Fi | elds |
| Rule C | reation | | Step 1 of 5 - C | hannel | | | | | | | | | |
| Name * | | 1 | Nore than 4 VISA | transactio | ns in 24 | 4 hours ir | specified cou | untries | | | | | |
| Channel | * 😧 | | All Channels | Banko | PPost DPost | Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Commen | ts | | EFTPOS SMS Banking | Visa | Mo Ban & View | bile king My rpoint n 4 trans | actions occu | r within 24 h | ours in spe | cified cou | intries. | | * |
| Save | Cane | cel | | | | | | | | Pre | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

Settings Rules Responses List Management History SYSOP Menu Ouick Launch Fraud Interceptor Rule Maintenance *Mandatory Fields Step 2 of 5 - Rule Options Channel = Visa VISA **Rule Creation** Name * More than 4 VISA transactions in 24 hours in specified countries Transactions Transactions New Single Repeating Fingerprint Transaction to Same Payee Transactions Impossibility Over Time Target Base Rule * 🕝 ٩Ś, 5 Low to High as a Transactions percentage of the account balance **Rule Criteria and Filter Options** Client Lists to Include in monitoring -- Please Select --~ Client Lists To Exclude from monitoring Client List • -- Please Select --٢ Lists to Include in monitoring ~ Lists to Exclude from monitoring -- Please Select --Number of Transactions 5 Total Transaction Value 0.01 Account Balance From -9999999.00 * To 9999999.00 • * Transaction Codes All 24 Time Quantity * ***** * Time Period Measurement Hours • Products All Start/End Time То From -- Please Select --• Client Brand Client Days with Institution From То • Card Present All Country Code AFGHANISTAN (AF), ZIMBABWE (ZW) • * • Card Rejection Codes All -Card Number Entry All Save Cancel

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | You can optionally exclude known 'safe' clients. This has been done by selecting the "Client Exclude List" from the 'Client Lists to Exclude from Monitoring' drop-down list. The other lists options will normally be left as " Please Select". |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Number of Transactions | The scenario is triggered when '5' transactions occur within the specified time frame. |

| Total Transaction Value | Any value of the transactions should be allowed to trigger this scenario; however, it is unlikely they will have a negative overall total so you may as well enter 0.01. |
|------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | You can either select appropriate transaction codes relating to the type of transaction likely to occur (e.g. VISA Cash Advance, VISA Retail Purchase and various ATM transactions). In this example, 'All' has been selected, however, if you don't want credit and fee transactions to be included, you will need to select the specific transaction codes. |
| Time Quantity Time Period Measurement | These two fields are used together, and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected; however, you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | By selecting 'All' you are catering for personal transactions as well as telephone and Internet transactions. |
| Country Code | Select the countries you require from the drop-down list. In this example, two countries have been selected. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. In this example, 'All' has been selected to include all card number entry methods. |

Card not present transactions of \$5,000 or more

This rule is triggered by a VISA 'card not present' transaction of \$5,000 or more.

Before creating this rule, you may need to create a Client List to exclude known low-risk clients from monitoring.

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

| Settings | Rules | Responses | List Managem | ent History | | | | | | | |
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| Fraud Inte | rceptor Ru | le Maintenance | • | | | | | | | | * |
| Rule C | reatior | 1 | Step 1 of 5 | - Channel | | | | | | | Mandatory Fields |
| Name * | | | Card not prese | nt; debit trar | sactions of \$5,0 | 00 or more | | | | | |
| | | | All Channels | Banko | @Post Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint |
| Channel | * 🕜 | | EFTPOS SI Ban | MS WS king | Mobile Banking & My Viewpoint | | | | | | |
| Commen | ts | | This rule is use | d to take act | ion when a VISA | card not pres | sent and a d | lebit transa | iction of \$ | \$5,000 or m | nore occurs. |
| Save | Can | cel | | | | | | | Pret | vious Step | Next Step |

| Settings Rules Responses | List Management | History | | | | | |
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| Fraud Interceptor Rule Maintenance | | | | | | | *Mandaton/ Fields |
| Rule Creation S | tep 2 of 5 - Rul | e Options | | Chanr | nel = Visa | VISA | Mandatory Fields |
| Name * | ard not present; de | bit transactions of \$5 | ,000 or more | | | | |
| F Base Rule * 🎯 Tra Po | PC Fingerprint Transa | gle action Transactions Over Time | Transactions to Same Target | New R Payee Tr | Repeating ansactions | Geographic Impossibility | |
| Rule Criteria and Filter Optio | ons | | | | | | |
| Client Lists to Include in monito | coring | Please Select | | | | | |
| Client Lists To Exclude from mo | onitoring | Client List | | | | | |
| Lists to Include in monitoring | | Please Select | | | | | |
| Lists to Exclude from monitorin | ng | Please Select | | | | | |
| Transaction Amount | | \$000.00 * | | | | | |
| Transaction Codes | | 5C VISA CASH ADVANCE,5D VISA RETAIL PURCHASE | | | | | |
| Products | | All • * | | | | | |
| Start/End Time | From To | | | | | | |
| Client Brand | Please Select | | | ~ | | | |
| Client Days with Institution | From To | | | | | | |
| Card Present | NO | | | * | | | |
| Country Code | All | | | • | | | |
| Card Rejection Codes | All | | | • | | | |
| Card Number Entry | | Please Select | | | | | |
| Save Cancel | | | | | | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Single Transaction'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | You can optionally exclude known 'safe' clients. This has been done by selecting the "Client Exclude List" from the 'Client Lists to Exclude from Monitoring' drop-down list. The other lists options will normally be left as " Please Select". |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Amount | This rule is to be triggered by a single transaction of \$5000 or more so '5000.00' is entered into this field. |

| Transaction Codes | This rule only applies to VISA debit transactions where a card is not present; therefore, you can ignore ATM and POS transaction. Select VISA Cash Advance and VISA Retail Purchase from the list of transaction cards. |
|------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Products | 'All' has been selected, however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. |
| | From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | This field must be set to 'NO' as only card not present transactions are to be considered. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example (as the absence of the card is covered by the Card Present criteria). |

More than four card present transactions in 24 hours to the same merchant for specified MCCs

This rule is triggered when four or more card debit transactions occur within 24 hours to the same merchant for any merchants in one or more specified MCC Lists. The MCC Lists must be set up before creating the rule.

Fraud List Management

A MCC list will be required for this rule unless the rule will be applied to all merchants. The following shows an example of an MCC list.

| Settings | Rules | Responses | List Management | History | | | | | |
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| Fraud List | Managem | ent | | | | | | | |
| Maintair | ı List | | | | | | | | |
| VISA | Namo M | ICC Liet 1 | | | | * | | | |
| MCC | Name M | ICC LIST I | | | | | | | |
| | | | | | | | | | |
| мсс | | | | | | Source | Expiry | Updated | |
| 9950-Intra | a-Compan | y Purchases | | | | Other | | 11 JUL 2013 | Alter Delete Add |
| 4214-Moto Delivery S | or Freight (Services | Carriers and Tru | ucking - Local and Lor | ig Distance | , Moving and Storage Companies, and Local | Other | | 11 JUL 2013 | Alter Delete Add |
| 5993-Ciga | ar Stores a | and Stands | | | | Bank Alert | | 11 JUL 2013 | Alter Delete Add |
| 742-Veter | rinary Serv | vices | | | | Other | | 11 JUL 2013 | Alter Delete Add |
| 3000-329 | 9-Airlines | | | | | Other | | 11 JUL 2013 | Alter Delete Add |
| 5962-Dire | ect Marketi | ng - Travel | | | | Other | | 11 JUL 2013 | Alter Delete Add |
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| Rule Creation | Step 1 of 5 - Channel | *Mandatory Fields |
| Name * | More than 4 VISA transactions in 24 hours for any merchant specified in MCC List 1 | |
| | All Channels ATM Bank@Post Form Bank@Post Form Bank@Post Form | My Viewpoint |
| Channel * | EFTPOS SMS Banking Visa Mobile Banking & My Viewpoint | |
| Comments | This rule is used to take action when 4 or more card debit transactions occur within 24 hours to the merchant for any merchant in MCC List 1. | same * |
| | | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

| Settings Rules Respons | ses List Management | History | | | | | |
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| Fraud Interceptor Rule Maintena | ance | | | | | | West to see the |
| | | | | | | _ | *Mandatory Field |
| Rule Creation | Step 2 of 5 - Ri | le Options | | Cha | nnel = Visa | VISA | |
| Name * | More than 4 VISA to | ransactions in 24 hours | for any merchant | t specified | in MCC List 1 | | |
| | | | | | | | |
| | PC Si Fingerprint Trans | saction | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | |
| Base Rule * 💟 | Transactions Low as a Tran percentage of the account balance | v to High Isactions | | | | | |
| Rule Criteria and Filter C | Options | | | | | | |
| Client Lists to Include in n | monitoring | Please Select | | | • | | |
| Client Lists To Exclude fro | om monitoring | Please Select | | | | | |
| Lists to Include in monitor | ring | MCC List 1 | | | | | |
| Lists to Exclude from mon | itoring | Please Select | | | | | |
| Number of Transactions | | 5 * | | | | | |
| Total Transaction Value | | 0.01 * | | | | | |
| Account Balance | | From -9999999.00 * To 9999999.00 * | | | | | |
| Transaction Codes | | 5C VISA CASH ADVA | ICE,5D VISA RET | AIL PURCH | ASE,61 🗸 💌 * | | |
| Time Quantity | | 24 | 24 * | | | | |
| Time Period Measurement | | Hours * | | | | | |
| Products | | All | All | | | | |
| Start/End Time | | From | | | | | |
| Client Brand | | Please Select | | | ~ | | |
| Client Days with Institution | n | From To | | | | | |
| Card Present | | All | | | • | | |
| Country Code | | | | | * | | |
| , - Card Rejection Codes | | All | | | * | | |
| Card Number Entry | | Please Select | Please Select | | | | |
| Save Cancel | | | | | | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions to Same Target'.

| Client Lists to Include in Monitoring | Select the MCC List you created for this rule from the 'Lists to Include in monitoring' drop-down list. | | | | |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|
| Client Lists to Exclude from Monitoring | Lists to Exclude from monitoring' should be left as " Please Select". A client list (Include or Exclude) is optional and if both are left | | | | |
| Lists to Include in monitoring | unselected, all clients will be included in this rule. | | | | |
| Lists to Exclude from Monitoring | | | | | |
| Number of Transactions | The scenario is triggered when '5' (i.e. more than 4) transactions occur within the specified time frame. | | | | |

| Total Transaction Value | Any value of the transactions should be allowed to trigger this scenario; however, it is unlikely they will have a negative overall total so you may as well enter 0.01. |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | Select the appropriate transaction codes relating to the type of transaction likely to occur (e.g. VISA Cash Advance, VISA Retail Purchase). |
| | You may also select other transactions if you consider them appropriate, e.g. ATM/POS Withdrawal if this rule is to cover VISA Debit Cards using the 'debit' mode on a POS terminal. |
| | You cannot use the 'All' option as this would include credit transactions as well as debit transactions. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected; however, you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. |
| | By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. |
| | From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | This field must be set to 'YES' as only card present transactions are to be considered. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

Any transaction for MCC 7995 (Gambling) greater than \$500

This rule is triggered when any VISA transaction for MCC 7995 (Gambling) is greater than \$500. Before creating this rule, you will need to create a MCC type Fraud List that contains only merchants belonging to the gambling Merchant Category Code.

Fraud List Management

| Settings | Rules | Responses | List Management | History | | | | | |
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| Fraud List | Managem | ent | | | | | | | |
| Maintair | 1 List | | | | | | | | |
| MCC | MCC List - 7995 Gambling only * | | | | | | | | |
| мсс | | | | | | Source | Expiry | Updated | |
| 7995-Betting/Casino Gambling | | | | | | Other | | 12 JUL 2013 | Alter Delete Add |
| | | | | | | | | | |
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This List contains only one entry for Gambling (7995).

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

| Settings | Rules | Responses | List Managemen | History | | | | | | | | | |
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| + raud interceptor Rule Maintenance * | | | | | | | | | | *Mandatony Fiel | lde | | |
| Rule C | reatio | n s | Step 1 of 5 - Channel | | | | | | | | | Mandatory The | 43 |
| Name * Any transaction for MCC 7995 (Gambling) greater than \$500 | | | | | | | | | | | | | |
| Channel | * | | All Channels EFTPOS EFTPOS | Banka Banka Banka Visa | Prost E @Post E Mob Bank & N Viewp | Branch Brile ting 4y point | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Commen | Comments This rule is used to take action when any transaction for MCC 7995 (Gambling) is greater than \$500. | | | | | | | | | | * | | |
| Save | Can | cel | | | | | | | | Pre | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

| Settings | Rules | Responses | List Management | History | | | | | | |
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| Fraud Inte | rceptor Ru | le Maintenance | | | | | | | | * |
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| Ruie e | a cauoi | - | | iic opt | IUIIS | | | | | |
| Name * | | A | ny transaction for | MCC 799 | 95 (Gambling) | greater than \$5 | 00 | | | |
| | @ | F | PC Si Fingerprint Tran | ngle saction | Transactions Over Time | Transaction to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | |
| Base Ru | le * 🥥 | Tr | ansactions Low as a Trar ercentage of the account balance | to High | 5 | | | | | |
| Rule Cr | iteria an | d Filter Optio | ns | | | | | | | |
| Client L | ists to In | clude in monit | oring | Plea | ase Select | | ~ | | | |
| Client L | ists To Ex | clude from m | onitoring | Plea | ase Select | | | ~ | | |
| Lists to | Include i | n monitoring | | MCC L | ist - 7995 Gan | nbling only | | ~ | | |
| Lists to | Exclude | from monitorin | g | Plea | ase Select | | | • | | |
| Transac | tion Amo | unt | | 500.01 | | * | | | | |
| Transac | tion Code | es | | 5C VIS | A CASH ADVA | NCE,5D VISA RE | TAIL PURC | CHASE,61 / 🕶 * | | |
| Product | S | | | All | | | | * | | |
| Start/E | nd Time | | | From | T | D | | | | |
| Client B | rand | | | Plea | ase Select | | | ~ | | |
| Client D | ays with I | Institution | | From | Т | | | | | |
| Card Present | | | All | All | | | | | | |
| Country | Code | | | All | | | | * | | |
| Card Re | jection C | odes | | All | | | * | | | |
| Card Nu | ımber Ent | ry | | Plea | Please Select | | | | | |
| Save | Can | cel | | | | | | | Previous Step | Next Step |

This rule uses the Base Rule 'Single Transaction'.

| Client Lists to Include in Monitoring | Select the MCC List you created for this rule from the 'Lists to Include in monitoring' drop-down list. |
|---------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring Lists to Include in monitoring | 'Lists to Exclude from monitoring' should be left as " Please Select". A client list (Include or Exclude) is optional and if both are left unselected, all clients will be included in this rule. |
| Lists to Exclude from Monitoring | |
| Transaction Amount | This rule is to be triggered by a single transaction of more than \$500 so '500.01' is entered into this field. |

| Transaction Codes | Select the appropriate transaction codes relating to the type of transaction likely (e.g. VISA Cash Advance, VISA Retail Purchase). |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | You may also select other transactions if you consider them appropriate, e.g. ATM/POS Withdrawal if this rule is to cover VISA Debit Cards using the 'debit' mode on a POS terminal. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. |
| | By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. |
| | From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | By setting this field to 'All' you can capture Internet gambling (i.e. card not present) transactions as well. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

Any foreign VISA transaction greater than \$10,000

This rule is triggered by any foreign VISA transaction more than \$10,000. As this is only for foreign transactions, select all countries other than your own.

| Fraud List Manag | ement | | | | | | | | |
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| | | | | | | | | | |
| Fraud List Management | | | | | | | | | |
| Maintain List | | | | | | | | | |
| Name Client Exclude List * | | | | | | | | | |
| Client Number | Client Name | Source | Expiry | Updated | | | | | |
| 50557 | MR ROSS MC DONALD GREEN | Other | | 11 JUL 2013 | Alter Delete Add | | | | |
| 31114 | MRS JOAN ELIZABETH BROWN | | | 11 JUL 2013 | Alter Delete Add | | | | |
| 803572 | MR LESLIE JOHN GREEN | Other | | 11 JUL 2013 | Alter Delete Add | | | | |
| 38491 | MR MARK ANTHONY BROWN | Other | | 11 JUL 2013 | Alter Delete Add | | | | |
| 61812 | MS DEBBIE JOY WHITE | Other | | 11 JUL 2013 | Alter Delete Add | | | | |
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| Save Cancel | | | | | Previous Next | | | | |

The Client Exclude List contains the details of clients who will not be included in this rule. You can use this List to cater for known low-risk clients who you would expect to trigger this rule on recurring basis.

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

| Settings | Rules | Responses | List Management | History | | | | | | | | | |
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| Fraud Inte | Fraud Interceptor Rule Maintenance | | | | | | | | | | | | |
| Rule C | reation | n : | Step 1 of 5 - C | hannel | | | | | | | | *Mandatory Fi | elds |
| Name * | | | Any foreign VISA I | transaction | n greater tl | han \$1 | 10,000 | | | | | | |
| | | | All ATN Channels | Bank@ | PPost PPost Bra | anch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel | * | | EFTPOS SMS Bankin | Visa | Mobile Bankin & My Viewpoi | e Ig int | | | | | | | |
| Commen | its | | This rule is used to | o take act | ion when a | ny for | eign VISA tra | nsaction gre | ater than s | \$10,000 i: | s encounte | red. | 4 1 |
| Save | Can | cel | | | | | | | | Pre | vious Step | Next Step | |

This rule uses the VISA channel.

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

| Settings Rules Responses | List Management | History | | | | | |
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| Tradu interceptor rule maintenanc | .c | | | | | *Mandatory Fields | |
| Rule Creation | Step 2 of 5 - Ru | le Options | | Visa <mark>VISA</mark> | | | |
| Name * | Any foreign VISA tra | insaction greater than | \$10,000 | | | | |
| Base Rule * 🎯 | PC Fingerprint Trans | ngle Transactions | Transactions to Same Target | New Repeat Payee Transact | ing Geographic Impossibility | , | |
| T | Fransactions Low as a Trans percentage of the account balance | to High sactions | | | | | |
| Rule Criteria and Filter Opt | tions | | | | | | |
| Client Lists to Include in mor | nitoring | Please Select | | | ~ | | |
| Client Lists To Exclude from | monitoring | Client Exclude List | | | ~ | | |
| Lists to Include in monitoring | 9 | Please Select | | | | | |
| Lists to Exclude from monito | ring | Please Select | | | ~ | | |
| Transaction Amount | | 10000.01 | * | | | | |
| Transaction Codes | | 5C VISA CASH ADVA | NCE,5D VISA RET | AIL PURCHASE,61 4 | • * | | |
| Products | | All | | | • * | | |
| Start/End Time | | From | | | | | |
| Client Brand | | Please Select | | | • | | |
| Client Days with Institution | | From To | | | | | |
| Card Present | | All | | | • * | | |
| Country Code | | AFGHANISTAN (AF), | ALAND ISLANDS (| AX),ALBANIA (AL) | • * | | |
| Card Rejection Codes | | All | | | * | | |
| Card Number Entry | | Please Select | | | ~ | | |
| Save Cancel | | | | | Previous Step | Next Step | |

This rule uses the Base Rule 'Single Transaction'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | You can optionally exclude known 'safe' clients. This has been done by selecting the "Client Exclude List" from the 'Client Lists to Exclude from Monitoring' drop-down list. The other lists options will normally be left as " Please Select". |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Amount | This rule is to be triggered by a single transaction of more than \$10000 so '10000.01' is entered into this field. |

| Transaction Codes | This rule only applies to VISA debit transactions and may include ATM transactions. Select the appropriate transaction codes from the drop-down list. |
|------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list.By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a |
| | range of days between 0 and 99999. |
| Card Present | This field must be set to 'All' which will allow the capture of merchant transactions, ATM transactions and Internet or phone transactions. |
| Country Code | Select all countries other than your own. The easiest way to do this is to select the 'All' option from the drop-down list and then deselect your own country. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

Any transaction from specific merchants identified as points of concern

This rule will be triggered by matching transactions to a list made using the Merchant Names List option. The list needs to be created before you create the rule.

This rule relates to the VISA channel. You may have been provided with a list of Merchant IDs for potentially suspect VISA transactions; however, the merchant name rule matching is performed on the merchant name and not on the Merchant ID or number. Note that matches to merchant names are not case sensitive.

Fraud List Management

| Settings Rules I | Responses List Management History | | | | | | | | |
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| Fraud List Management | | | | | | | | | |
| Maintain List | | | | | | | | | |
| | | | | | | | | | |
| Name Mer | chant List - points of concern watch list | | | * | | | | | |
| | | | | | | | | | |
| Merchant | Merchant Name | Source | Expiry | Updated | | | | | |
| 99991 | Acme Novelty Company | Other | | 12 JUL 2013 | Alter Delete Add | | | | |
| 99992 | Slightly Dodgy Brothers Pty Ltd | Other | | 12 JUL 2013 | Alter Delete Add | | | | |
| 99993 | Harriet's Hen House | Other | | 12 JUL 2013 | Alter Delete Add | | | | |
| 99994 | High Risk Industries | Other | | 12 JUL 2013 | Alter Delete Add | | | | |
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In setting up the merchant Lists, the operator may choose to use "wildcards" with the merchant name. This means that a single instance of a merchant name parameter can be used to test the incoming transaction for a variety of pattern matches.

For example, if the merchant name is entered as *SHONKY* (with the asterisks being the wildcard characters), then any transaction with the merchant name found to *include* the character string "SHONKY" will match the List criteria.

Likewise, if the merchant name parameter were entered as SHONKY*, any transaction where the merchant name begins with "SHONKY" will meet the criteria. If entered as *SHONKY, the merchant name match will occur when the name ends with "SHONKY".

Wildcards can also be used as delimiters. For example, you can enter NIGERIAN*BANK*. Merchant names meeting this criterion would include "NIGERIAN CENTRAL BANK", "NIGERIAN BANK LTD", "NIGERIAN PETROLEUM BANKING CORPORATION" etc. A merchant named "CENTRAL NIGERIAN BANK" would not match as the parameter indicates that the string has to start with NIGERIAN and include the word BANK. In order for the parameter to cover such a merchant name, the parameter could simply be set to be *NIGERIAN*BANK*.

| Settings Rules | Responses | List Management | History | | | | | | | | |
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| Fraud Interceptor Ru | ile Maintenance | | | | | | | | | ***** | |
| Rule Creation | n s | Step 1 of 5 - 0 | Channel | | | | | | | Mandatory Fields | |
| Name * | | Any transaction f | or a merch | ant listed on th | e concern list | | | | | | |
| | | All ATT Channels | Banko | @Post Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel * 🙆 | | EFTPOS SMS Bankir | Visa | Mobile Banking & My Viewpoint | | | | | | | |
| Comments | [| This rule is trigger | red when t | here is any tra | nsaction for a r | merchant on | the mercha | ants' "Poir | nt of Conce | ern" list. | |
| Save | icel | | | | | | | Pre | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

Settings Responses List Management History Quick Launch 🛡 SYSOP Menu Fraud Interceptor Rule Maintenance *Mandatory Fields Channel = Visa VISA **Rule Creation** Step 2 of 5 - Rule Options Name * Any transaction for a merchant listed on the concern list ß 15 Single Transactions Transactions New Repeating Payee Transactions Impossibility Fingerprint Transaction to Same Over Time Target Base Rule * 🕝 <u>\$</u> 5 Low to High as a Transactions percentage of the account balance **Rule Criteria and Filter Options** -- Please Select --~ Client Lists to Include in monitoring Client Lists To Exclude from monitoring -- Please Select --۲ Lists to Include in monitoring Merchant List - points of concern watch list • < Lists to Exclude from monitoring -- Please Select --* **Transaction Amount** 0.01 Transaction Codes 5C VISA CASH ADVANCE, 5D VISA RETAIL PURCHASE • Products All • * То Start/End Time From • Client Brand -- Please Select --Client Days with Institution То From • * Card Present All Country Code All • * • * Card Rejection Codes All • -- Please Select --Card Number Entry Save Cancel

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Single Transaction'.

| Client Lists to Include in Monitoring | The merchant list you created previously is picked up from the 'Lists to Include in monitoring' drop-down list. |
|--------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring | The other lists options will normally be left as " Please Select" although you could use a client exclude or include list if required. |
| Lists to Include in monitoring | |
| Lists to Exclude from Monitoring | |
| Transaction Amount | This rule is to be triggered for any transaction from the merchants in your list. A nominal value of 0.01 should be entered into this field. |
| Transaction Codes | This rule only applies to VISA debit transactions. Select VISA Cash Advance and VISA Retail Purchase from the list of transaction cards. |

| Products | 'All' has been selected; however, if you only have one or two product types for this rule, you could select the individual product types from the drop-down list.By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | This field should be set to 'All' to capture both card present and card not present transactions. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

VISA - iTunes/Apple, overseas transactions

This rule is triggered when there are two or more VISA transactions within a 24 hour period from iTunes or Apple from an overseas country. Matching is based on the merchant name and is primarily aimed at detecting transactions related to purchases via iTunes or the Apple App Store that originate from overseas.

Before creating this rule, you will need to create a Merchants type Fraud List capture only merchants names that include iTunes or Apple.

If you have clients who regularly make overseas purchases from iTunes or Apple, you can also create a client exclusion list to prevent these clients from being captured by the rule.

Fraud List Management

| Settings | Rules | Responses | List Management | History | | | | | |
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| Fraud List | Fraud List Management | | | | | | | | |
| Maintair | Maintain List | | | | | | | | |
| | Name i1 | unes/Apple | | | | | * | | |
| | | | | | | | | | |
| Mercha | int | Merch | ant Name | | Source | Expiry | Updated | | |
| 1 | | *APPLE* | | | Other | | 12 JUL 2013 | Alter Delete Add | |
| 2 | | *iTUNES | * | | Other | | 12 JUL 2013 | Alter Delete Add | |
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The iTunes/Apple list contains the merchant name search strings to include in this rule. For simplicity, wild cards have been used to ensure matches to all variations of Apple and iTunes. Note that matches to merchant names are not case sensitive.

If you find that this results in too many false matches, you can use variations on these names.

| Settings Rules Responses | s List Management History | |
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| Quick Launch V SYSOP Menu | $\overline{\nabla}$ | |
| Fraud Interceptor Rule Maintenand | ce | |
| | | *Mandatory Fields |
| Rule Creation | Step 1 of 5 - Channel | |
| Name * | VISA - iTunes/Apple, Non-Australian transactions | |
| | All ATM Bank@Post Franch Image: Cash Dispensing Machines Client DES Image: DES | My Viewpoint |
| Channel * 🚱 | EFTPOS SMS Visa Visa Mobile Banking & My Viewpoint | |
| Comments | VISA - iTunes from non-Australian sources. A match is achieved if there are 2 or more transactions w hours from non-Australian sources for Apple or iTune merchant names. | vithin 24 |
| Save Cancel | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

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| Settings Rules Responses I | List Management History | |
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| | | Mandatory Fields |
| Rule Creation Ste | ep 2 of 5 - Rule Options Channel = Visa Vis | ^ |
| Name* VIS | GA - iTunes/Apple, Non-Australian transactions | |
| Fin Base Rule * 🕝 Trai per a b | PC single Transactions Transactions Transactions Transactions Repeating Get New Repeating Image: Single Transactions Transactions Transactions Single Get New New New New New Repeating Get New Transactions New | eographic ipossibility |
| Rule Criteria and Filter Options | 5 | |
| Client Lists to Include in monitori | ing Please Select | |
| Client Lists To Exclude from moni | itoring Please Select | |
| Lists to Include in monitoring | iTunes/Apple | |
| Lists to Exclude from monitoring | Please Select | |
| Number of Transactions | 2 * | |
| Total Transaction Value | 0.01 * | |
| Account Balance | From * To * | |
| Transaction Codes | 5C VISA CASH ADVANCE,5D VISA RETAIL PURCHASE | |
| Time Quantity | 24 * | |
| Time Period Measurement | Hours 🔻 | |
| Products | All 🔹 * | |
| Start/End Time | From To | |
| Client Brand | Please Select | |
| Client Days with Institution | From To | |
| Card Present | All * | |
| Country Code | AFGHANISTAN (AF),ALAND ISLANDS (AX),ALBANIA (AL) 💽 * | |
| Card Rejection Codes | All 💌 * | |
| Card Number Entry | Please Select | |
| Save Cancel | Pr | revious Step Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring | The Merchants List you created for this rule has been selected from the drop-down list 'Lists to Include in monitoring'. |
|--------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring | A client list (Include or Exclude) is optional; if both Include and Exclude lists are left unselected, all clients will be included in this rule. |
| Lists to Include in monitoring | 'Lists to Exclude from monitoring' should be left as " Please Select". |
| Lists to Exclude from Monitoring | |
| Number of Transactions | If you enter '2' into this field, there must be at least two transactions within the specified time period. |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Total Transaction Value | As this rule is to apply when there are two or more transactions, the total transaction value can be entered as a nominal amount, e.g. 0.01. |
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list. The minimum you are likely to require are VISA Cash Advance and VISA Retail Purchase codes. You may also include other codes, if you consider those codes appropriate. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected, however, you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | By selecting 'All' you are catering for personal transactions as well as telephone and Internet transactions. |
| Country Code | Select all countries other than your own. The easiest way to do this is to select the 'All' option from the drop-down list and then deselect your own country. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

VISA - Any transactions to selected Russian/Eastern European countries

This rule is triggered when a VISA transaction originates from selected Russian or Eastern European countries. A client exclusion list has been created to prevent clients who regularly transact with the countries covered by this rule from being captured. The use of such an exclusion list is optional.

Fraud List Management

The Clients for Eastern European Exclusion list contains the list of all clients who are known to be low risk and regularly transact with countries captured by this rule.

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| 60 | | lianta fan Cas | | | | | | * | |
| | Name C | INCLUSION Eds | tern European Exci | usion | | | | | |
| | | | | | | | | | |
| Client N | lumber | C | lient Name | | | Source | Expiry | Updated | |
| 50557 | | M | R ROSS MC DONALD | GREEN | | Other | | 12 JUL 2013 | Alter Delete Add |
| 71278 | | MS | S KATE ALISON GREE | N | | Other | | 12 JUL 2013 | Alter Delete Add |
| 58522 | | M | MRS LISA MAREE BROWN | | | Other | | 12 JUL 2013 | Alter Delete Add |
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| Rule Creatio | on | Step 1 of 5 - | Channel | | | | | | | *Mandatory Fi | elds |
| Name * | | VISA - Any Trai | nsactions to | Selected Russia | n/Eastern Eur | opean Count | ries | | | |] |
| | | All A Channels | Banka TM Banka | @Post @Post Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel * 😨 | | EFTPOS SM Bank | S ting | Mobile Banking & My Viewpoint | | | | | | | |
| Comments | | This rule will ca (former Soviet (| pture any tra Jnion) and E | ansaction to sel astern Europear | ected countrie countries. Op | s. The coun tionally excl | tries covere ude some c | ed by this of these c | rule are R ountries. | ussian | * * |
| Save | ancel | | | | | | | Pres | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

This rule uses the VISA channel.

Settings Rules Responses List Management History Quick Launch 🛡 SYSOP Menu Fraud Interceptor Rule Maintenance *Mandatory Fields **Rule Creation** Step 2 of 5 - Rule Options Channel = Visa VISA Name * VISA - Any Transactions to Selected Russian/Eastern European Countries $\hat{\boldsymbol{s}}$ 15 Single Transactions Transactions New Repeating Geographic Payee Transactions Impossibility Fingerprint Transaction **Over Time** to Same Target Base Rule * 😨 Low to High as a percentage of the account balance **Rule Criteria and Filter Options** Client Lists to Include in monitoring -- Please Select --~ Client Lists To Exclude from monitoring Clients for Eastern European Exclusion ٢ * Lists to Include in monitoring -- Please Select ---- Please Select --* Lists to Exclude from monitoring Transaction Amount 0.01 * 5C VISA CASH ADVANCE,5D VISA RETAIL PURCHASE • Transaction Codes • Products All Start/End Time From То Client Brand -- Please Select --• Client Days with Institution То From • * Card Present All Country Code MOLDOVA, REPUBLIC OF (MD), ROMANIA (RO), RUSSIAN F Card Rejection Codes All * Card Number Entry -- Please Select --• Save Cancel evious Step Next Step

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Single Transaction'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | You can optionally exclude known 'safe' clients. This has been done by selecting the "Clients for Eastern European Exclusion" list from the 'Client Lists to Exclude from Monitoring' drop-down list. The other lists options will normally be left as " Please Select". |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Amount | This rule is to be triggered by a single transaction. The value of the transaction should be low so a nominal value of 0.01 will be sufficient. |

| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list. The minimum you are likely to require are VISA Cash Advance and VISA Retail Purchase codes. You may also include other codes such as ATM/POS Withdrawal, if you consider those codes appropriate. |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Products | 'All' has been selected, however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | By selecting 'All' you are catering for personal transactions as well as telephone and Internet transactions. |
| Country Code | Select the countries you require from the drop-down list. |
| Card Rejection Codes | In this example, 'All' has been selected to include failed transaction attempts. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example. |

VISA - Low value transaction followed by a high value transaction

This rule looks at two transactions within a given time period. If a low value transaction is followed by a high value transaction within the time period provided, this rule will be triggered.

| Settings | Rules | Responses | List Manag | gement | History | | | | | | | | | |
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| Rule Cr | eation | . : | Step 1 of | f 5 - Cł | nannel | | | | | | | | *Mandatory F | ïelds |
| Name * | | [| VISA - Low | value ti | ransactio | n follov | wed by a | high value tra | nsaction | | | | | |
| | | | All | ATM | Bank@ Bank@ | Post | Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel * | | | EFTPOS | SMS SMS Banking | VISA Visa | Ma Bar & View | obile nking t My wpoint | | | | | | | |
| Comments | S | [| This rule wi | ll captur | e a high | value t | transactio | n that follows | a low value | transactio | n. | | | * |
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Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

This rule uses the VISA channel.

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| Rule Ci | Cauor | | Step 2 01 5 - Ki | ne opt | uons | | Chan | ici – visa | VISA | |
| Name * | | [| VISA - Low value to | ansactio | on followed by a | high value trans | action | | | |
| Base Rule | •* @ | | PC Si Fingerprint Tran | saction | Transactions Over Time | Transactions to Same Target | New R Payee Tra | (B) Repeating ansactions | Geographic Impossibility | |
| | | 1 | fransactions Low as a Trar percentage of the account balance | r to High Isaction | h IS | | | | | |
| Rule Crit | teria and | l Filter Opti | ions | | | | | | | |
| Client Lis | sts to Inc | clude in mon | itoring | Plea | ase Select | | | ~ | | |
| Client Lis | sts To Ex | clude from r | monitoring | Plea | ase Select | | ~ | | | |
| Lists to I | Include i | n monitoring | | Please Select | | | | | | |
| Lists to E | Exclude f | from monitor | ing | Plea | ase Select | | ~ | | | |
| Time Qua | antity | | | 12 | | * | | | | |
| Time Per | iod Meas | surement | | Hours | 3 | | | * | | |
| Products | - | | | All | All | | | | | |
| Low End | Transac | tion value | | 10 | | * | | | | |
| Card Pro | cont | uon value | | | | | | | | |
| Country | Code | | | | | | | | | |
| Start/Fn | d Time | | | From | То | | | | | |
| Client Brz | and | | | Plea | ase Select | | | ~ | | |
| Client Days with Institution | | | From | То | | | | | | |
| Save | Cane | cel | | | | | | | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Low to High Transactions'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in | There are no lists selected in this example; however, you could use client and other lists to suit your needs; for example, you could use a client list to exclude clients you know are low risk and frequently have a transaction pattern that would falsely trigger this rule. |
|---------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| monitoring | |
| Lists to Exclude from Monitoring | |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '12' and 'Hours' have been selected. This is the maximum time period between the low value transaction and the high value transaction which will be considered for triggering this rule. |

| Products | 'All' has been selected, however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Low End Transaction Value | This is the maximum value of the low value transaction which will be used to trigger a match with this rule. You can enter a value of up to two decimal places. |
| High End Transaction Value | Transaction values above the amount entered into this field will be used to trigger a match with this rule. You can enter a value of up to two decimal places. |
| Card Present | By setting this field to 'All' to capture both card present and card not present transactions. |
| Country Code | By selecting 'All' every country is included. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |

VISA - More than three VISA manual or unspecified source transactions (Card Number Entry)

Functionality is included in most VISA channel Base Rules to consider the method by which the card number is acquired. The Base Rules which may include the card number are:

- Single Transaction
- Transactions Over Time
- Transactions to Same Target
- Repeating Transactions
- Transactions as a Percentage of Balance.

This rule is considering manual and unspecified source transactions. The rule is triggered if there are more than three manual or unspecified source transactions within a 24 hour period. Transactions that add to more than \$100 will be included in the rule.



Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

This rule uses the VISA channel.

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

| Settings Rules Response | es List Management | History | | | |
|----------------------------------|--------------------------------------------------------------------------|------------------------|-----------------------------------|------------------------------------|-----------------------------|
| Quick Launch 🔻 SYSOP Menu | | 1 1 | | | |
| | | | | | |
| Fraud Interceptor Rule Maintenan | nce | | | | |
| | | | | | *Mandatory Fields |
| Rule Creation | Step 2 of 5 - R | ule Options | | Channel = Vis | a <mark>VISA</mark> |
| Name * | VISA - more than 3 | VISA manual or unspec | ified source tran | sactions | |
| | | | | | |
| Page Pulo * 🞯 | PC S Fingerprint Tran | Single Transactions | Transactions to Same Target | New Repeating Payee Transaction | Geographic Impossibility |
| Base Rule * • | Transactions Low as a Transpercentage of the account balance | v to High nsactions | | | |
| Rule Criteria and Filter Op | otions | | | | |
| Client Lists to Include in mo | onitoring | Please Select | | ~ | |
| Client Lists To Exclude from | n monitoring | Please Select | | ~ | |
| Lists to Include in monitorir | ng | Please Select | | • | |
| Lists to Exclude from monit | oring | Please Select | | • | |
| Number of Transactions | | 4 | * | | |
| Total Transaction Value | | 100.01 | * | | |
| Account Balance | | From -9999999.00 | * To 9999999 | 9.00 * | |
| Transaction Codes | | All | | • | e |
| Time Quantity | | 24 | * | | |
| Time Period Measurement | | Hours | | ▼ . | e |
| Products | | All | | • | e |
| Start/End Time | | From To | | | |
| Client Brand | | Please Select | | • | |
| Client Days with Institution | | From To | | | |
| Card Present | | All | | • | ŧ |
| Country Code | | All | | • | ŧ |
| Card Rejection Codes | | All | | • | ŧ |
| Card Number Entry | | Unspecified,Manual | | ~ | |
| Save Cancel | | | | | Previous Step Next Step |

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | There are no lists selected in this example; however, you could use client and other lists to suit your needs; for example, you could use a client list to exclude clients you know are low risk and frequently have a transaction pattern that would falsely trigger this rule. |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Number of Transactions | If you enter '4' into this field, there must be at least four transactions within the specified time period. |

| Total Transaction Value | As this rule is to apply to the sum of transactions over \$100 and the field itself will include the value entered, you need to enter 100.01 (or 101 if you are not concerned with cents). |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list or select 'All'. The minimum you are likely to require are VISA Cash Advance and VISA Retail Purchase codes. You may also include other codes, such as ATM/POS Withdrawal, if you consider those codes appropriate. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected, however you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule to enable the rule to operate 24 hours a day. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | By selecting 'All' you are catering for personal transactions as well as telephone and Internet transactions. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | Select 'All' for every card rejection code, or select one or more individual codes. Only the selected code values will be examined with this rule. In this example, 'All' has been selected to include failed transaction attempts. |

| Card Number Entry | The method by which the card number is acquired. This allows you to differentiate rules based upon how the card transaction was initiated, for example a rule could be set up to monitor only PayWave transactions. Likewise, a rule could be setup to monitor all transactions except chip initiated. | | | | | | | |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| | If the Card Present option is used, this w Number Entry that conflict. For example "No" and the Card Number Entry is set to any transactions as no Chip initiated tra Present. The below table shows the relative Number Entry and Card Present. | vill negate selections in Card e, if the Card Present is set to to "Chip" the rule will not find nsactions are Card Not ationship between Card | | | | | | |
| | Card Number Entry | Card Present | | | | | | |
| | Not Specified | No | | | | | | |
| | Manual | No | | | | | | |
| | Magnetic Stripe | Yes | | | | | | |
| | Barcode | No | | | | | | |
| | OCR | No | | | | | | |
| | Chip | Yes | | | | | | |
| | Contactless - Card/Pay/Way | Yes | | | | | | |
| | Contactless - Manual Entry | No | | | | | | |
| | Contactless - Magnetic Strip | Yes | | | | | | |
| | eftpos Card Not Present | No | | | | | | |
| | Magnetic Stripe Fallback | Yes | | | | | | |
| | | | | | | | | |

VISA - Card rejection codes

VISA transactions can be declined for a number of reasons, for example, insufficient funds, incorrect account selection and incorrect PINs (Personal Identification Numbers).

This rule looks at multiple declined transactions. The declines may be due to insufficient funds, account selection, incorrect PINs and other factors. This rule differs from other declined transaction functionality in that it looks at the actual decline actions built into the credit card system rather than looking for transactions that are declined after a match to fraud rule.

This rule works by looking at declined transaction codes as listed on the **Rejection Code Parameter Maintenance** page. These rejection codes may be used for ATM, VISA, POS and Bank@Post channels.

In this example, the rule will be triggered for the following card rejection codes:

- Allowable PIN Tries Exceeded (38)
- Incorrect PIN (55)
- Allow No Of PIN Tries Exceeded (75).

| No | Code | Description | Narrative | Page 1 of 1 Update |
|----|------|--------------------------------|------------------------|-----------------------|
| | | | | |
| 1 | 38 | Allowable PIN Tries Exceeded | Allowable PIN Tries Ex | Y |
| 2 | 51 | Insufficient Funds | | N |
| 3 | 55 | Incorrect PIN | Incorrect PIN | Y |
| 4 | 61 | Exceeds Withdrawal Amt Limits | Exceeds Withdrawal Amt | N |
| 5 | 62 | Restricted Card | | N |
| 6 | 75 | Allow No Of PIN Tries Exceeded | Allow No Of PIN Tries | Y |
| | | | | |

In order for this rule to work, a non-transaction narrative must be generated. In order to generate the transaction narrative to the client's account, ensure Update" is set to "Y"es.

The rule will be triggered when there are at least 3 transactions with these rejection codes within any 24 hour period.

| Settings Rules | Responses | List Management | History | | | | | | | | |
|----------------|------------|-----------------------|------------------|----------------------------------------|--------------------------------|--------------------|----------------|------|-------------------|-----------------|------|
| | SYSOP Menu | | | | | | | | | | |
| Rule Creatio | on | Step 1 of 5 - C | hannel | | | | | | | *Mandatory Fie | elds |
| Name * | [| VISA - Card reject | ion codes | | | | | | | | |
| | | All ATM | Bank@P Bank@1 | Post Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel * 🥥 | | EFTPOS SMS Banking | Visa | Mobile Banking & My Viewpoint | | | | | | | |
| Comments | | This rule is triggere | d for selec | ted VISA chan | nel card rejec | tion codes. | | | | | * |
| Save | incel | | | | | | | Pres | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

This rule uses the VISA channel.

| Settings Rules Respor | nses List Managemen | t History | | | |
|--------------------------------|---------------------------------------------------------------------------|----------------------------------|-----------------------------------|-----------------------------------|----------------------------------|
| Quick Launch 🔻 SYSOP Me | enu 🔻 Managing Docu | nents 🔻 | | | |
| | | | | | |
| Fraud Interceptor Rule Mainter | nance | | | | |
| | | | | | *Mandatory Fields |
| Rule Creation | Step 2 of 5 - R | ule Options | | Channel = Visa | N VISA |
| Name * | VISA - Card reject | ion codes | | | |
| | | | | | |
| | PC Fingerprint Train | Single Transactions Over Time | Transactions to Same Target | New Repeatin Payee Transaction | g Geographic ns Impossibility |
| Base Rule * 🧐 | Transactions Lo as a Tra percentage of the account balance | w to High nsactions | | | |
| Rule Criteria and Filter | Options | | | | |
| Client Lists to Include in | monitoring | Please Select | | ~ | |
| Client Lists To Exclude fr | om monitoring | Please Select | | • | |
| Lists to Include in monito | oring | Please Select | | ~ | |
| Lists to Exclude from mor | nitoring | Please Select | | ~ | |
| Number of Transactions | | 3 | * | | |
| Total Transaction Value | | 0.00 | * | | |
| Account Balance | | From -9999999999.00 | * To 99999999 | 999.00 * | |
| Transaction Codes | | 40 JOURNAL CREDIT | | ~ | * |
| Time Quantity | | 24 | * | | |
| Time Period Measuremen | t | Hours | | • | * |
| Products | | All | | ~ | * |
| Start/End Time | | From To | | | |
| Client Brand | | Please Select | | ~ | |
| Client Days with Institutio | on | From To | | | |
| Card Present | | YES | | ~ | * |
| Country Code | | All | | • | * |
| Card Rejection Codes | | 38 Allowable PIN Tries | Exceeded,55 Inc | orrect PIN,75 Allo | |
| Card Number Entry | | Please Select | | ~ | |
| Save Cancel | | | | | Previous Step Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring | There are no lists selected in this example; however, you could use client and other lists to suit your needs; for example, you could use a client list to exclude clients you know are low risk and frequently have a transaction pattern that would falsely trigger this rule. |
|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Lists to Include in monitoring | |
| Lists to Exclude from Monitoring | |

| Number of Transactions | If you enter '3' into this field, there must be at least three transactions within the specified time period. |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Total Transaction Value | As these transactions will be rejected, they will have a zero value. Enter 0.00 into this field. |
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | This rule should only be looking for transaction narratives associated with card rejection codes. Therefore, the only transaction code that may be used is 40. Transaction code 40 is also used for non-value transactions. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected, however you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two VISA credit and debit products, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new VISA credit or debit products are created. |
| Start/End Time | These fields would normally be left blank in this rule to enable the rule to operate 24 hours a day. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Card Present | As this rule relates to PIN transactions, the card must be present. By selecting 'Yes' you are indicating that the card must be present. |
| Country Code | By selecting 'All' every country is included. |
| Card Rejection Codes | Card rejection codes to be included. Select 'All' for every card rejection code, or select one or more individual codes. Only the selected code values will be examined with this rule. In this example, the rejection codes for Allowable PIN Tries Exceeded, Incorrect PIN, and Allow No Of PIN Tries Exceeded have been selected. |
| Card Number Entry | The method by which the card number is acquired. This field is not mandatory. The field has been left blank as the source of the card number is not important in this example (the Card Present field covers what is required in this example). |

ATM Channel Rules

The following examples cover a number of scenarios that may be useful for monitoring ATM transactions.

- More than four ATM withdrawals in 10 minutes
- More than one ATM card present transaction to the same payee over \$5,000 in seven days

More than four ATM withdrawals in 10 minutes

This rule is triggered when more than four ATM card present transactions are triggered within 10 minutes.

This type of rule can be used to detect an unusually large number of transactions in a short time. As such, the value of the transactions and total value may be set to a very low figure.

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

| Settings | Rules | Responses | List Manag | gement | History | | | | | | | | | |
|------------|-------------|---------------|------------------|-----------------------|----------------|------------------------|--------------------------------|--------------------------------|--------------------|----------------|-----|-------------------|-----------------|-------|
| Quick Lau | nch 🔻 S | YSOP Menu 🔻 | 1 | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| Fraud Inte | rceptor Rul | e Maintenance | | | | | | | | | | | * | |
| Rule C | reation | | Step 1 of | f 5 - Cl | hannel | | | | | | | | Mandatory F | ields |
| Name * | | | • More than • | 4 ATM V | Vithdrawa | ls in 10 |) Minutes | | | | | | |] |
| Channel | * 🚱 | | All | ATM | Bank@ Bank@ | PPost | Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| | | | EFTPOS | SMS SMS Banking | VISA | Mo Bar & Viev | Dbile hking My vpoint | | | | | | | |
| Commen | ts | | This rule is | triggere | d when t | nere ar | e more th | han 4 ATM wit | hdrawals in | 10 minutes | | | | 4 > |
| Save | Canc | el | | | | | | | | | Pre | vious Step | Next Step | |

This rule uses the ATM Channel.

| Fraud Interceptor Rule Maintenance | | | | | | | | |
|------------------------------------|----------------------------|-------------------------------|-----------------------------------|--------------|---------------------------|-----------------------------|-----------------------------------------------------------------------------------|-----------------------------|
| | | | | | | | | *Mandatory Fields |
| Rule Creation | Step 2 of 5 - Rule | Options | | | Chanı | nel = ATM 🧲 | | |
| Name * | More than Four ATM Wit | hdrawals in 10 Minu | tes | | | | | |
| Base Rule * 😧 | PC Fingerprint Transact | Transactions ion Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | Osto Transactions as a percentage of the account balance | Low to High Transactions |
| Rule Criteria and Filter Options | 5 | | | | | | | |
| Client Lists to Include in monitor | ing | Please Select - | - | | ~ | | | |
| Client Lists To Exclude from mon | itoring | Please Select - | - | | • | | | |
| Lists to Include in monitoring | | Please Select - | - | | • | | | |
| Lists to Exclude from monitoring | | Please Select - | - | | • | | | |
| Number of Transactions | | 5 | * | | | | | |
| Total Transaction Value | | 0.01 | * | | | | | |
| Account Balance | | From -99999999. | 00 * To 9999 | 99999.00 | * | | | |
| Transaction Codes | | 61 ATM/POS WITH | IDRAWAL,62 AT | 4 BILL PA | AYMENT,63 AT | * | | |
| Time Quantity | | 10 | * | | | _ | | |
| Time Period Measurement | | Minutes | | | • | * | | |
| Products | | All | | | ~ | * | | |
| Start/End Time | | From | То | | | - | | |
| Client Brand | | Please Select - | - | | ~ | | | |
| Client Days with Institution | | From | То | | | | | |
| Country Code | | All | | | ~ | 94 | | |
| Card Present | | YES | | | ~ | * | | |
| Card Rejection Codes | | Please Select - | - | | • | | | |
| Save Cancel | | | | | | | Previous S | Step Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | There are no lists selected in this example; however, you could use client and other lists to suit your needs; for example, you could use a client list to exclude clients you know are low risk and frequently have a transaction pattern that would falsely trigger this rule. |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Number of Transactions | Enter '5' into this field to ensure there are more than transactions within the specified time period to trigger the rule. |
| Total Transaction Value | The total value of transactions is not important to this rule therefore a nominal value of \$0.01 can be used. |
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | This rule only applies to ATM transactions so you can select the appropriate ATM transactions from the list. If you wanted, you could also select 'All' as this would have the same effect. |

| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '10' and 'Minutes' have been selected. |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Products | 'All' has been selected; however, if you only have one or two ATM card, you could select the individual products from the drop-down list. By selecting 'All' you will not have to update the rule when new card products are created. |
| Start/End Time | These fields would normally be left blank in this rule to enable the rule to operate 24 hours a day. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Country Code | By selecting 'All', every country is included. As this rule will apply only to ATM card present transactions and these can only be processed from Australia, you could have selected 'AUSTRALIA (AU)'. |
| Card Present | By selecting 'Yes' you are catering for personal transactions and are excluding telephone and Internet transactions. |
| Card Rejection Codes | Card rejection codes to be included. Select 'All' for every card rejection code, or select one or more individual codes. Only the selected code values will be examined with this rule. |

More than one ATM card present transaction to the same payee over \$5,000 in seven days

This rule is triggered when there is more than one high value ATM card present transaction to the same payee in a specified period. If dealing only with cash withdrawals from ATM machines, the value deemed "high value" will need to take into account the ATM cash transaction limit.

If other types of transaction are included (as in this example), you can set a higher value. It may even be appropriate to have separate rules for cash withdrawals and card purchases.

| Settings Rules | Responses | List Management | History | | | | | | | | |
|----------------------|----------------|------------------------------------|--------------------|----------------------------------------|--------------------------------|--------------------|----------------|-----------|-------------------|-----------------|------|
| Quick Launch S | YSOP Menu V | | | | | | | | | | |
| Fraud Interceptor Ru | le Maintenance | | | | | | | | | *Mandatory Fig | elds |
| Rule Creation | n 5 | Step 1 of 5 - | Channel | | | | | | | | |
| Name * | ſ | More than One A | TM Card Pro | esent Transacti | on Over \$5,00 | 0 in 7 Days | | | | |] |
| | | All AT | Bank@ M Bank(| @Post @Post Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel * 😢 | | EFTPOS SMS Banki | VISA Visa ng | Mobile Banking & My Viewpoint | | | | | | | |
| Comments | - | This rule is trigge day period. | red when t | here is more th | an one ATM 'ca | ard present' | transactior | n of more | than \$5,00 | 0 in any 7 | * |
| Save | cel | | | | | | | Prev | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

This rule uses the ATM Channel.

| Settings Rules Respon | ses List Management | History | | | | | | |
|--------------------------------|-----------------------------------------------------------------------------|------------------------|---------------------|---------------------------------|--------------|---------------------------|-----------------------------|-------------------|
| Quick Launch 🔻 SYSOP Mer | ו וע 🔻 | | | | | | | |
| • | | | | | | | | |
| Fraud Interceptor Rule Mainten | ance | | | | | | | |
| | | | | | | | _ | *Mandatory Fields |
| Rule Creation | Step 2 of 5 - R | Ile Options | | | Cha | nnel = ATM | | |
| Name * | More than One ATM | I Card Present Ti | ansaction (| Over \$5.000 | in 7 Davs | | | |
| | | | | | , | | | |
| | PC Fingerprint Tran | ngle Transa | octions Tra Time | ansactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | |
| Base Rule * 🥑 | Transactions Lov as a Tran percentage of the account balance | r to High Isactions | | | | | | |
| Rule Criteria and Filter (|)ptions | | | | | | | |
| Client Lists to Include in r | nonitoring | Please Sele | ct | | | • | | |
| Client Lists To Exclude fro | om monitoring | Please Sele | ct | | | • | | |
| Lists to Include in monitor | ring | Please Sele | ct | | | • | | |
| Lists to Exclude from mon | itoring | Please Sele | ct | | | • | | |
| Transaction Amount | | 5000.01 | * | | | | | |
| Transaction Codes | | All | | | | • | | |
| Products | | All | | | | • | | |
| Start/End Time | | From | То | | | | | |
| Client Brand | | Please Sele | ct | | | ~ | | |
| Client Days with Institution | n | From | То | | | | | |
| Country Code | | AUSTRALIA (A | U) | | | • * | | |
| Card Present | | YES | | | | • | | |
| Card Rejection Codes | | Please Sele | ct | | | ~ | | |
| Number of Transactions | | 2 | * | | | | | |
| Total Transaction Value | | 10000.02 | * | | | | | |
| Account Balance | | From -999999 | 99.99 * | To 9999999 | 9.00 | * | | |
| Time Quantity | | 7 | * | | | | | |
| Time Period Measurement | | Days | | | | ▼ * | | |
| Save Cancel | | | | | | l | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rules 'Single Transaction' and 'Transactions to Same Target'. You need to use the Single Transaction Rule as having a total of transactions over \$10,000 means that two transactions of \$4,000 and \$5,001 would also satisfy the total of transactions over time.

| Client Lists to Include in Monitoring | Lists have not been used with this rule as you wish to target all transactions. |
|--------------------------------------------|---------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring | |
| Lists to Include in monitoring | |
| Lists to Exclude from Monitoring | |

| Transaction Amount | For this scenario, each transaction must be over \$5,000, therefore \$5,000.01 is the appropriate value for the Transaction Amount field. |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Codes | Select the appropriate transaction codes. In this example, 'All' has been used. You could have selected only the codes relevant to ATM cards; however, the "Card Only" setting should ensure transactions will not be targeted. |
| Products | 'All' has been selected; however, if you only have one or two products types for this rule, you could select the individual product types from the drop-down list.By selecting 'All' you will not have to update the rule when new ATM card products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Country Code | By selecting 'All', every country is included. As this rule will apply only to ATM card present transactions and these can only be processed from Australia, you could select 'AUSTRALIA (AU)'. |
| Card Present | This field must be set to 'YES' as only card present transactions are to be considered. |
| Card Rejection Codes | Card rejection codes to be included. Select 'All' for every card rejection code, or select one or more individual codes. Only the selected code values will be examined with this rule. |

| Card Number Entry | The method by which the | he card numb | er is acquired. | |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| | This allows you to different ansaction was initiate only PayWave transactions monitor all transactions | rentiate Rules d, for example tions. Likewise s except chip i | based upon how the a Rule could be set a Rule could be set nitiated. | e card t up to monitor t up to |
| | If the Card Present opti Number Entry that cont "No" and the Card Num any transactions as no Present. The below tab Number Entry and Card | ion is used, th flict. For exam nber Entry is s Chip initiated le shows the d Present. | is will negate selection ple if the Card Prese et to "Chip" the Rule transactions are Car relationship betweer | ons in Card ent is set to will not find rd Not n Card |
| | Card Number Entry | Card Present | Card Number Entry | Card Present |
| | Bar Code | No | In-App | No |
| | Chip | Yes | In-App - Android Pay | No |
| | Contactless - FITBIT Pay | Yes | In-App - Apple Pay | No |
| | Contactless - Garmin Pay | Yes | In-App - Garmin Pay | No |
| | Contactless – Android Pay | Yes | In-App - Samsung Pay | No |
| | Contactless – Apple Pay | Yes | In-App FITBIT Pay | No |
| | Contactless – Card/Pay/Way | Yes | Integrated Circuit Card:Limited | Yes |
| | Contactless – Magnetic Stripe | Yes | Key Entered Input | No |
| | Contactless – Manual Entry | No | Magnetic Stripe | Yes |
| | Contactless – Samsung Pay | Yes | Magnetic Stripe (90) | Yes |
| | Contactless Card:Limited | No | Manual | No |
| | Contactless Magnetic | No | OCR | No |
| | Contactless Using Magnetic Stripe | No | PAN Auto Entry Via Server | No |
| | Credentials On File | No | Stored Value | Yes |
| | Electronic Commerce | No | Unspecified | No |
| | Fallback | Yes | | |
| | The card number entry institution may differ, do | methods that epending on y | are available for you our switching servic | ur financial e provider. |

| Number of Transactions | The scenario is triggered when '2' transactions of more than \$5,000 each occur within the specified timeframe. |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Total Transaction Value | This rule is triggered when the transactions total more than \$10,000 so 10000.01 is an appropriate value for this field. |
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '7' and 'Days' have been selected. |

Cyber Breaches

Cyber breaches are a serious problem and becoming more frequent, affecting individuals, businesses and, in particular, financial institutions.

Fraud Interceptor can be used to help mitigate cyber security issues for your financial institutions clients.

With Fraud Interceptor, the suggested overall approach to cyber breaches is layered and comprises three aspects:

- Global level broad rule to focus on either client advice lists or compromised card lists
- Channel level specific rules on card behaviour transactions small to large transactions
- List level compromised card lists and how many and how quickly they can be imported.

The details below give step-by-step examples of how to set up these layers of cyber protection, with the focus on cyber crime where card data is known to have been shared.

Setting up lists

The cyber breach-specific rules, to be set up in later steps described below, will work with these two lists:

- Clients Impacted by Cyber Breach this can be set up manually.
- Compromised Cards this can be a simple list of card numbers, imported from a '.csv' file.



Fraud Lists are lists of information that may be used by Fraud Rules to include or exclude transaction

matches in association with the Rule to which the List is applied. The Fraud Lists contain different types of

information based on the List Type, and effectively allow Rules to be fine-tuned.

Below is an outline of the process for setting up lists. If you already have these lists set up, go to the **Setting up Rules** section below.

Refer to the What are Fraud Lists? section of the Fraud Interceptor User Manual for full details.

- Step 1 Go to the Fraud Interceptor Settings page then click the List Management tab.
- Step 2 Click on the Add New List link:



- Step 3 Enter a descriptive name in the List Name field.
- Step 4 Click on the Client icon for List Type.

| Fraud List Management Ad | ew List |
|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| List Name | Clients Impacted by Cyber Breach . "Mandatory Fields |
| List Type | Image: AccountsImage: BPAYImage: CientImage: Cient |
| Items per Page | 10 . |
| Save and Add Item | ist |
| | |
| | |
| | |
| Save Cancel | Previous Next |
| Click the 💽 Sa populated. | and Add Item to List link to go to the page where the list can be |
| Refer to the Add details on how to | t ems to your List section of the <i>Fraud Interceptor User Manual</i> for full add entries to your list. |
| When all require | entries have been added to the list, click the green Save button located at |

the bottom left of the page to complete the process.

Repeat a similar process to set up a **Compromised Cards** list but this time it will involve importing a file of card information.

- Step 1 Go to the Fraud Interceptor Settings page then click the List Management tab.
- Step 2 Click on the Import New List link:





You can import Card lists using comma-separated values (CSV) files.

You can import a CSV file to create a new list, as well as importing a CSV file to add items to an existing List or replace the items in an existing list.

- Step 3 Enter a descriptive name in the List Name field.
- Step 4 Click on the Cards icon for List Type.

| Quick Launch | h ▼ Adn Managen e | ninistration 🔻 | Transaction Processi | ing | | • | | |
|--------------|-------------------------|----------------|----------------------|------|----------------|-----------|----------------|---------|
| Fraud List I | Managen e | nent Add New I | List | | | | | |
| Fraud List | Managen e | nent Add New I | List | | | | | |
| List Name | e | | | | | | | |
| | | | | Comp | oromised Cards | | | |
| List Type | | | | Acc | ounts Cards | Merchants | Terminal ID | Acquire |
| Documen | nt Name | | | Ple | ase Select | × * | | |
| Do NOT ir | mport L | ost or Stoler. | n Cards | | | | | |
| Source | | | | Ple | ase Select | ¥ * | | |
| | | | | | | Import | | |
| | | | | | | | | |
| | | | | | | | | |

Step 5 Complete the fields to specify the file to be imported.

Step 6 Click Import.

Refer to the **Add items to your List** section of the *Fraud Interceptor User Manual* for more details.

Step 7 When all required entries have been added to the list, click the green **Save** button located at the bottom left of the page to complete the process.

Setting up Rules

Below is an outline of the process, highlighting the key relevant settings.

Refer to the Fraud Interceptor User Manual for full details of the five steps involved.

Global Level

Step 1a Navigate to the Rule Creation - Step 1 of 5 - Channel page.

Step 1b Enter 'Cyber Breach - All Channels >\$5000' (or a similar description) in the Name field.

Step 1c For the **Channel**, click on the **All Channels** icon.

| Name* | Cyber Breach - All Channels >\$5000 | | | |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| Channel - 😡 | All channels Image: ATM Bark@Post Image: Branch Image: Branc | | | |
| | Ultracsapp Wy Viewpoint EFTPOS SMS SMS Visa Visa Ultracsapp Wisa Wy Viewpoint View | | | |
| Comments | | | | |
| | | | | |
| l ype a descriptive e | ntry into the Comments field, such as: | | | |

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

Rule Options

- **Step 2a** For the **Base Rule**, click on the **Single Transaction** icon.
- Step 2bFor the Client Lists to Include in monitoring field, select the Clients Impacted by CyberBreach list from the drop-down options.
- Step 2c For the Lists to Include in monitoring field, select the Compromised Cards list from the drop-down options.
- Step 2d Enter a Transaction Amount Range of '0.00' to '5000.00'.
- Step 2e Select 'All' for the mandatory Transaction Codes and Products fields.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = All Channels 💟 |
|-----------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name • | Cyber Breach - All Channels >\$5000 | |
| Base Rule - 🗑 | Fingerprint Single Transaction Tensestion to Same Target | Rew Payee Payeating Cooperability Francetion Low In High Transactions Experimentation Cooperation Payeating Payeatin |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Clients Impacted by Cyber Breach | v |
| Client Lists to Exclude from monitoring | Please Select | v |
| Lists to Include in monitoring | Compromised Cards | v |
| Lists to Exclude from monitoring | Please Select | v |
| Transaction Amount Range | From 0.00 • To 5000.00 • | |
| Transaction Codes | All | ¥ . |
| Products | All | ¥ . |
| Start/End Time | From To | |
| Client Days with Institution | From To | |
| | | |
| | | |
| | | |

Step 2f Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

Responses

| Fraud Interceptor Rule Maintenance | | | | |
|------------------------------------|-------------------------------------|----------|-----------------------|--------------------|
| Rule Creation | Step 3 of 5 - Responses | | | |
| Rule Name • | Cyber Breach - All Channels >\$5000 | | | |
| Channel 🎯 | All Channels | | Base Rule 🎯 | Single Transaction |
| Responses to apply during non | ninated time frames 🖌 | | | |
| Time Period | Working Days | | Non-working Days | |
| No Contact* | Cyber Breach Response | <u> </u> | Cyber Breach Response | |
| Business Hours | Cyber Breach Response | | Cyber breach kesponse | |
| Duomood mound | | | | |

Step 3bClick the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule
Activation.

Rule Activation

-

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|---------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Step 5bClick the green Finish button located at the bottom right of the page.An error message will be displayed if anything has been missed or needs to be corrected.If required, click the Previous Step button go back to earlier steps.

Channel Level

Step 1a Navigate to the **Rule Creation - Step 1 of 5 - Channel** page.

Step 1b Enter 'Cyber Breach - Visa Card low value test then high value transaction' (or a similar description) in the **Name** field.

Step 1c For the Channel, click on the Visa icon.



Step 1d Type a descriptive entry into the Comments field, such as:

Used to identify suspicious activity where the fraudster first performs a low value transaction, typically less than \$9.99 and then within 10 minutes performs a high value transaction over \$1000

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

Rule Options

- Step 2a For the Base Rule, click on the Low to High Transactions icon.
- Step 2bFor the Client Lists to Include in monitoring field, select the Clients Impacted by CyberBreach list from the drop-down options.
- **Step 2c** For the **Lists to Include in monitoring** field, select the **Compromised Cards** list from the drop-down options.
- Step 2d Enter '10' in the Time Quantity field and select Minutes from the drop-down options for the Time Management Measurement field.
- Step 2e Select 'All' for the mandatory Products and Card Present fields.
- Step 2f Enter '9.99' in the Low End Transaction value field and enter '1000.00' in the High End Transaction value field.

| Rule Creation | Stop 2 of 5 - Pula Options | Channel - Vica VISA | *Mandatory Fields |
|-----------------------------------------|--------------------------------------------------------------|---------------------------------------|---------------------|
| Rule Creation | Step 2 of 5 - Rule Options | channel – visa | |
| Name • | Cyber Breach - Visa Card low value test then high value tran | saction | |
| Base Rule - 🗑 | Fingerprint Single Transactions Transaction To Same Target | New Repeating Geographic Transactions | to High sactions |
| Rule Criteria and Filter Options | | | |
| Client Lists to Include in monitoring | Clients Impacted by Cyber Breach | ▼ | |
| Client Lists to Exclude from monitoring | Please Select | v | |
| Lists to Include in monitoring | Compromised Cards | • | |
| Lists to Exclude from monitoring | Please Select | ~ | |
| Time Quantity | 10 . | | |
| Time Period Measurement | Minutes | × | |
| Products | All | · . | |
| Low End Transaction value | 9.99 | | |
| High End Transaction value | 1000.00 * | | |
| Card Present | All | × . | |
| Country Code | Please Select | v | |
| Start/End Time | From To | | |
| Client Days with Institution | From To | | |
| Save Cancel | | Previous Sto | ep Next Step |

Step 2g Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

Responses

| Rule Creation | Step 3 of 5 - Responses | |
|-------------------------------|---------------------------------------------------------------------|-------------------------------------|
| Rule Name • | Cyber Breach - Visa Card low value test then high value transaction | |
| Channel 🗑 | VISA Visa | Base Rule 🔍 Kow to High Transact |
| Responses to apply during nor | ninated time frames 🔍 | |
| Time Period | Working Days | Non-working Days |
| Fraud Staff Available | Decline and Warm - Exception Raised | Decline and Warm - Exception Raised |
| Business Hours* | Decline and Warm - Exception Raised | v * |
| | Add New Response | |
| | • | |
| | | |

Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: | |
|--------------|----------------------------------------------------------------------------------------------------------------------------------|--|
| | Do Not Schedule | |
| | • Now | |
| | Later Today | |
| | After Today | |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation | |
| Confirmation | | |

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Step 5bClick the green Finish button located at the bottom right of the page.An error message will be displayed if anything has been missed or needs to be corrected.If required, click the Previous Step button go back to earlier steps.

International Visa Transactions

Step 1a Navigate to the Rule Creation - Step 1 of 5 - Channel page.

Step 1b Enter 'Cyber Breach - International Visa Transactions' (or a similar description) in the **Name** field.

Step 1c For the Channel, click on the Visa icon.



Step 1d Type a descriptive entry into the **Comments** field, such as:

All international transactions on imported Compromised Cards list or Clients Impacted by Cyber Breach list declined.

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

Rule Options

- Step 2a For the Base Rule, click on the Single Transaction icon.
- Step 2bFor the Client Lists to Include in monitoring field, select the Clients Impacted by CyberBreach list from the drop-down options.
- **Step 2c** For the **Lists to Include in monitoring** field, select the **Compromised Cards** list from the drop-down options.
- Step 2d For the Transaction Amount Range fields, enter From '0.00' To '99999999'.
- Step 2e Select the appropriate Transaction Codes from the drop-down list.
- Step 2f Select 'All' for the mandatory Products, Card Present and the Card Rejection Codes fields.
- **Step 2g** Select all countries other than your own.

The easiest way to do this is to select the 'All' option from the drop-down list and then deselect your own country.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = Visa <mark>VISA</mark> | |
|-----------------------------------------|-----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
| Name • | Cyber Breach - International Visa Transactions | | |
| Base Rule - <table-cell></table-cell> | Fingerprint Single Transactions Transaction | New Payse Repairing Transactions Impossibility Imp | gh |
| Rule Criteria and Filter Options | | | |
| Client Lists to Include in monitoring | Clients Impacted by Cyber Breach | v | |
| Client Lists To Exclude from monitoring | Please Select | · | |
| Lists to Include in monitoring | Compromised Cards | × | |
| Lists to Exclude from monitoring | Please Select | · | |
| Transaction Amount Range | From 0.00 • To 9999999 • | | |
| Transaction Codes | 5A CASH ADVANCE CR CHARGE,5B RETAIL PURC CR CHRGE,5C | VISA CASH | |
| Products | All | × . | |
| Start/End Time | From To | | |
| Client Days with Institution | From To | | |
| Card Present | All | × . | |
| Country Code | AFGHANISTAN (AF), ALAND ISLANDS (AX), ALBANIA (AL), ALGER | RIA (DZ),AM | |
| Card Rejection Codes | All | v . | |
| Card Number Entry | Please Select | * | |

Step 2h Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

Responses



Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|---------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Step 5bClick the green Finish button located at the bottom right of the page.An error message will be displayed if anything has been missed or needs to be corrected.If required, click the Previous Step button go back to earlier steps.
Cyber Breach - Ticketmaster example

Personal and Card Payment details stolen

The hacker group ShinyHunters allegedly breached Ticketmaster's data in late May 2024, including obtaining the **credit and debit card information** of over 560 million consumers worldwide.

Fraud Interceptor can be used to help mitigate cyber security issues for your clients following this type of breach.

With Fraud Interceptor, the suggested overall approach to cyber breaches is layered and comprises three aspects:

- Global level broad rule to focus on either client advice lists or compromised card lists
- Channel level specific rules on card behaviour transactions small to large transactions
- List level compromised card lists and how many and how quickly they can be imported.

The details below give step-by-step examples of how to set up these layers of cyber protection, with the focus on cyber crime where card data is known to have been shared.

Setting up lists

The cyber breach-specific rules, to be set up in later steps described below, will work with two lists.:

- Cyberbreach Clients List this can be set up manually.
- Compromised Card List this can be a simple list of card numbers, imported from a '.csv' file.

(Example names only. You can enter a specific descriptive name in the **List Name** field when setting up the list.)

Fraud Lists are lists of information that may be used by Fraud Rules to include or exclude transaction

matches in association with the Rule to which the List is applied. The Fraud Lists contain different types of

information based on the List Type, and effectively allow Rules to be fine-tuned.

Below is an outline of the process for setting up lists. If you already have these lists set up, go to the **Setting up Rules** section below.

Refer to the What are Fraud Lists? section of the Fraud Interceptor User Manual for full details.

- Step 1 Go to the Fraud Interceptor Settings page then click the List Management tab.
- Step 2 Click on the Add New List link:



- Step 3 Enter a descriptive name in the List Name field.
- Step 4 Click on the Client icon for List Type.

| | Fraud List Management Add New Lis | st | | | | | | | | |
|--------|----------------------------------------------------|------------------------------------|----------------------------------|----------------------|-----------|----------------|----------|--------------------|-----------------------------|-------------------|
| | List Name | Clients Impacte | d by Cyber Breach | | | | | | * | *Mandatory Fields |
| | List Type | Accounts | BPAY | Cards | Merchants | Terminal ID | Acquirer | VISA MCC MCC | External Account Name | |
| | Items per Page | 10 ¥ | | | | | | | | |
| | 🕒 Save and Add Item to List | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | Save Cancel | | | | | | | | Previous | Next |
| Step 5 | Click the Save an populated. | nd Add Iter | n to List lin | k to go | to the p | bage w | here tl | ne list d | can be | |
| | Refer to the Add iten details on how to add | n s to your entries to y | List section our list. | of the | Fraud | Interce | ptor U | ser Ma | inual fo | or full |
| Step 6 | When all required ent the bottom left of the p | tries have b page to con | een added t nplete the p | to the li rocess. | st, click | the gr | een Sa | ave bu | tton lo | cated at |

Repeat a similar process to set up a **Compromised Cards** list but this time it will involve importing a file of card information.

- Step 1 Go to the Fraud Interceptor Settings page then click the List Management tab.
- Step 2 Click on the Import New List link:





You can import Card lists using comma-separated values (CSV) files.

You can import a CSV file to create a new list, as well as importing a CSV file to add items to an existing List or replace the items in an existing list.

- Step 3 Enter a descriptive name in the List Name field.
- Step 4 Click on the Cards icon for List Type.

| Settings | Rules | Responses | List Management | History | Exceptions List | | | |
|------------------------------------|-----------|----------------|----------------------|---------|-----------------|-----------|----------------|------|
| Quick Laun | ch ⊽ Adı | ministration 🔻 | Transaction Processi | ng 🔻 | | ' | | |
| + | | | | | | | | |
| Fraud Lis | t Manager | nent Add New | List | | | | | |
| List Nan | пе | | | Comp | oromised Cards | | | |
| List Typ | e | | | Acc | ounts Cards | Merchants | Terminal ID | Acqu |
| Docume | ent Name | 9 | | Ple | ase Select | v | | |
| Do NOT import Lost or Stolen Cards | | | | | | | | |
| Source | | | | Ple | ase Select | ~ | • | |
| | | | | | | Import | | |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

Step 5 Complete the fields to specify the file to be imported.

Step 6 Click Import.

Refer to the **Add items to your List** section of the *Fraud Interceptor User Manual* for more details.

Step 7 When all required entries have been added to the list, click the green **Save** button located at the bottom left of the page to complete the process.

Setting up Rules

Below is an outline of the process, highlighting the key relevant settings.

Refer to the Fraud Interceptor User Manual for full details of the five steps involved.

Global Level

Step 1a Navigate to the Rule Creation - Step 1 of 5 - Channel page.

Step 1b Enter 'Cyber Breach - All Channels >\$5000' (or a similar description) in the Name field.

Step 1c For the **Channel**, click on the **All Channels** icon.

| Rule Creation Name* | Step 1 of 5 - Channel Cyber Breach - All Channels >\$5000 |
|------------------------|-----------------------------------------------------------------------------------------------------|
| Channel - 🕥 | All ATM Bank@Post Branch Eranch Elent DES IVR |
| | Ultracsapp Wy Viewpoint EFTPOS SMS Banking VISA Visa Ultracsapp Viewpoint NPP Inboun |
| Comments | |

involves entries from the Clients Impacted by Cyber Breach list or Compromised Cards list.

- Step 1e Click Save.
- Step 1fClick the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule
Options.

- Step 2a For the Base Rule, click on the Single Transaction icon.
- Step 2bFor the Client Lists to Include in monitoring field, select the Clients Impacted by CyberBreach list from the drop-down options.
- Step 2c For the Lists to Include in monitoring field, select the Compromised Cards list from the drop-down options.
- Step 2d Enter a Transaction Amount Range of '0.00' to '5000.00'.
- Step 2e Select 'All' for the mandatory Transaction Codes and Products fields.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = All Channels |
|------------------------------------------------|-------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|
| Name • | Cyber Breach - All Channels >\$5000 | |
| Base Rule - 🕑 | Frequencies Fransaction Transactions Cover Time | New Payee Reparting Transactions Exposed in the impossibility of Balance Interactions Interactions Interactions |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Clients Impacted by Cyber Breach | ▼ |
| Client Lists to Exclude from monitoring | Please Select | × |
| Lists to Include in monitoring | Compromised Cards | v |
| Lists to Exclude from monitoring | Please Select | |
| Transaction Amount Range | From 0.00 • To 5000.00 • | |
| Transaction Codes | All | × . |
| Products | All | × . |
| Start/End Time | From To | |
| Client Days with Institution | From To | |
| | | |
| | | |
| Start/End Time Client Days with Institution | From To From To | |

Step 2f Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

| Fraud Interceptor Rule Maintenance | | | | |
|------------------------------------|-------------------------------------|----------|-----------------------|--------------------|
| Rule Creation | Step 3 of 5 - Responses | | | |
| Rule Name • | Cyber Breach - All Channels >\$5000 | | | |
| Channel 🎯 | All Channels | | Base Rule 🎯 | Single Transaction |
| Responses to apply during non | ninated time frames 🖌 | | | |
| Time Period | Working Days | | Non-working Days | |
| No Contact* | Cyber Breach Response | <u> </u> | Cyber Breach Response | |
| Business Hours | Cyber Breach Response | | Cyber breach kesponse | |
| Duomood mound | | | | |

Step 3bClick the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule
Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|---------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Channel Level

Step 1a Navigate to the **Rule Creation - Step 1 of 5 - Channel** page.

Step 1b Enter 'Cyber Breach - Visa Card low value test then high value transaction' (or a similar description) in the **Name** field.

Step 1c For the Channel, click on the Visa icon.



Step 1d Type a descriptive entry into the Comments field, such as:

Used to identify suspicious activity where the fraudster first performs a low value transaction, typically less than \$9.99 and then within 10 minutes performs a high value transaction over \$1000

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

- Step 2a For the Base Rule, click on the Low to High Transactions icon.
- Step 2bFor the Client Lists to Include in monitoring field, select the Clients Impacted by CyberBreach list from the drop-down options.
- **Step 2c** For the **Lists to Include in monitoring** field, select the **Compromised Cards** list from the drop-down options.
- Step 2d Enter '10' in the Time Quantity field and select Minutes from the drop-down options for the Time Management Measurement field.
- Step 2e Select 'All' for the mandatory Products and Card Present fields.
- Step 2f Enter '0.99' in the Low End Transaction value field and enter '1000.00' in the High End Transaction value field.

| Pule Creation | Step 2 of 5 - Pule Ontions | Channel - Vica VISA | *Mandatory Fields |
|-----------------------------------------|---------------------------------------------------------------------------|-----------------------------------------------------|---------------------|
| Rule Creation | Step 2 of 5 - Rule Options | channel – visa | |
| Name • | Cyber Breach - Visa Card low value test then high value tr | insaction | |
| Base Rule - 🔍 | Fingerprint Single Transactions Transaction Over Time to Sam Target | ns Rew Repeating Geographic Transaction Transaction | to High sactions |
| Rule Criteria and Filter Options | | | |
| Client Lists to Include in monitoring | Clients Impacted by Cyber Breach | v | |
| Client Lists to Exclude from monitoring | Please Select | v | |
| Lists to Include in monitoring | Compromised Cards | ~ | |
| Lists to Exclude from monitoring | Please Select | × | |
| Time Quantity | 10 * | | |
| Time Period Measurement | Minutes | × * | |
| Products | All | ×. | |
| Low End Transaction value | 9.99 * | | |
| High End Transaction value | 1000.00 * | | |
| Card Present | All | × . | |
| Country Code | Please Select | v | |
| Start/End Time | From To | | |
| Client Days with Institution | From To | | |
| Save Cancel | | Previous SI | ep Next Step |

Step 2g Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

| Rule Creation | Step 3 of 5 - Responses | |
|-------------------------------|---------------------------------------------------------------------|---------------------------------------|
| Rule Name • | Cyber Breach - Visa Card low value test then high value transaction | n |
| Channel 🖌 | VISA | Base Rule 🔍 🔓 Low to High |
| Responses to apply during non | ninated time frames 🗑 | |
| No Contact • | Decline and Warm Card and Exception | * Decline and Warm Card and Exception |
| Fraud Staff Available • | Decline and Warm - Exception Raised | Decline and Warm - Exception Raised |
| Business Hours • | Decline and Warm - Exception Raised | × * |
| | 🕒 Add New Response | |
| | | |
| | | |

Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|------------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |
| Confirmati | on |

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

International Visa Transactions

Step 1a Navigate to the Rule Creation - Step 1 of 5 - Channel page.

Step 1b Enter 'Cyber Breach - International Visa Transactions' (or a similar description) in the **Name** field.

Step 1c For the Channel, click on the Visa icon.



All international transactions on Clients Impacted by Cyber Breach list or Cards List Import 1 are declined.

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

- Step 2a For the Base Rule, click on the Single Transaction icon.
- Step 2bFor the Client Lists to Include in monitoring field, select the Clients Impacted by CyberBreach list from the drop-down options.
- Step 2c For the Lists to Include in monitoring field, select the Card List Import 1 list from the drop-down options.
- Step 2d For the Transaction Amount Range fields, enter From '0.00' To '99999999'.
- Step 2e Select the appropriate Transaction Codes from the drop-down list.
- Step 2f Select 'All' for the mandatory Products, Card Present and the Card Rejection Codes fields.
- **Step 2g** Select all countries other than your own.

The easiest way to do this is to select the 'All' option from the drop-down list and then deselect your own country.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = Visa <mark>VISA</mark> | |
|-----------------------------------------|-----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------|
| Name • | Cyber Breach - International Visa Transactions | | |
| Base Rule - <table-cell></table-cell> | Fingerprint Single Transactions Over Times | New Payee Repeating Transactions Regeraphic Transaction Regeraphic Transactinden Regeraphic Transaction | h Is |
| Rule Criteria and Filter Options | | | |
| Client Lists to Include in monitoring | Clients Impacted by Cyber Breach | v | |
| Client Lists To Exclude from monitoring | Please Select | · | |
| Lists to Include in monitoring | Card List Import 1 | • | |
| Lists to Exclude from monitoring | Please Select | × | |
| Transaction Amount Range | From 0.00 * To 9999999 * | | |
| Transaction Codes | 5A CASH ADVANCE CR CHARGE,5B RETAIL PURC CR CHRGE,50 | CVISA CASH | |
| Products | All | . | |
| Start/End Time | From To | | |
| Client Days with Institution | From To | | |
| Card Present | All | · . | |
| Country Code | AFGHANISTAN (AF), ALAND ISLANDS (AX), ALBANIA (AL), ALGER | RIA (DZ),AM | |
| Card Rejection Codes | All | v . | |
| Cord Number Entry | Please Select | * | |

Step 2h Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.



Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation - - -

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|------------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |
| Confirmati | on |

...

| Step 5a | Check all the details of the new Rule displayed on the Confirmation page. |
|---------|------------------------------------------------------------------------------------------|
| Step 5b | Click the green Finish button located at the bottom right of the page. |
| | An error message will be displayed if anything has been missed or needs to be corrected. |
| | If required, click the Previous Step button go back to earlier steps. |

Other scenarios

Personal details stolen and assumed social engineering to get payment details.

Other types of breaches may be personal data shared that enables fraudsters to use other means to target funds, like social engineering, phone porting if contact details are shared, etc.

Looking at the Fraud Interceptor layered approach for these scenarios:

- Laver 1 Protections for self-service channels
- Layer 2 Protections at the operator level so staff are able to protect customer data and not share data where the fraudster uses social engineering to change passwords to get access.
- Layer 3 Detect and prevent funds from leaving the organisation using your fraud rules and responses.

.. .

Lists set up for this example:

- Cyberbreach List Clients Impacted manual list, go through expiry and source
- Compromised Card List import from .csv simple list of card numbers

See details above for how to set up lists.

New payee, hold funds rule

Step 1a Navigate to the **Rule Creation - Step 1 of 5 - Channel** page.

Step 1b Enter 'Cybercrime - Funds to hold and SMS responsive to release' (or a similar description) in the **Name** field.

Step 1c For the **Channel**, click on the **Ultracsapp & My Viewpoint** icon.

| Rule Creation Name • | Step 1 of 5 - Channel Cybercrime - Funds to hold and SMS responsive to release |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Channel - 🕑 | All ATM Bank@Post Image: Bank@Post |
| | Ultracsapp Wy viewpoint Wy viewp |
| Comments | Rule to hold funds for New Payees up to 5 days and hold funds for member response on whether val |

Step 1d Type a descriptive entry into the Comments field, such as:

Rule to hold funds for New Payees up to five days and hold funds for member response on whether valid or not.

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

- Step 2a For the Base Rule, click on the Single Transaction and New Payee icons.
- Step 2b For the Client Lists to Include in monitoring field, select the Cyberbreach List Clients Impacted list from the drop-down options.
- Step 2c For the Transaction Amount Range fields, enter From '0.01' To '99999999.00'.
- Step 2d Select the appropriate Transaction Codes from the drop-down list.
- Step 2e Select 'All' for the mandatory **Products** and the **Transactions Using OTP** fields.
- Step 2f For the Client Days with Institution enter a range of From 1 To 5 days.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = Ultracsapp & My Viewpoint |
|-----------------------------------------|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name • | Cybercrime - Funds to hold and SMS responsive to release | |
| Base Rule - 😡 | Fingerprint Single Transaction Over Time Transaction | New Payee Repeating Coordination Coordinatio Coordination Coordination Coordination Coordination Coordination |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Cyberbreach List Clients Impacted | ~ |
| Client Lists To Exclude from monitoring | Please Select | ~ |
| Lists to Include in monitoring | Please Select | v |
| Lists to Exclude from monitoring | Please Select | v |
| Transaction Amount Range | From 0.01 * To 99999999 | .00 * |
| Transaction Codes | 6E BPAY DEBIT,6K EXTERNAL CREDIT,6M SCT D | ebit,6P Osko Debit,6X Inte |
| Products | All | v . |
| Start/End Time | From To | |
| Client Days with Institution | From 1 To 5 | |
| Transactions Using OTP | All | · . |
| | | |
| | | |

Step 2g Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

| Fraud Interceptor Rule Maintenance | | | | |
|------------------------------------|----------------------------------------------------|-------------|---------------------------------------------------|-----------|
| Rule Creation | Step 3 of 5 - Responses | | | |
| Rule Name • | Cybercrime - Funds to hold and SMS responsive to r | elease | | |
| Channel 🔵 | Ultracsapp & My Viewpoint | Base Rule 😡 | Single Transaction | New Payee |
| Responses to apply during nomina | ted time frames 🔍 | | | |
| Time Period No Contact • | Working Days Hold funds and responsive SMS | | Non-working Days Hold funds and responsive SMS | |
| Fraud Staff Available | Hold funds and responsive SMS | × | Hold funds and responsive SMS | |
| Business Hours • | Hold Funds and Follow Up | × • | | |
| | C Add New Response | | | |
| | | | | |
| | | | | |
| | | | | |

Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|--------------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |
| Confirmation | on |
| Step 5a | Check all the details of the new Rule displayed on the Confirmation page. |
| Step 5b | Click the green Finish button located at the bottom right of the page. |
| | An error message will be displayed if anything has been missed or needs to be corrected. |
| | If required, click the Previous Step button go back to earlier steps. |

Self-service transactions over \$500

This rule is designed to capture any transactions made via the self-service channels that are over \$500 and not New Payees and allow the member to validate the transactions using SMS Responsive.

| | To use the SMS Responsive functionality, a template needs to be set up. See below for an example of page to be used to define the template. |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Step 1a | Navigate to the Rule Creation - Step 1 of 5 - Channel page. |
| Step 1b | Enter 'Cyberbreach - Self Service Transactions over \$500 Hold for customer validation' (or a similar description) in the Name field. |



Step 2a For the Base Rule, click on the Single Transaction icon.

- Step 2b For the Client Lists to Include in monitoring field, select the Cyberbreach List Clients Impacted list from the drop-down options.
- Step 2c For the Transaction Amount Range fields, enter From '501.00' To '99999999.00'.
- Step 2d Select 'All' from the drop-down options for the mandatory Transaction Codes and Products fields.
- Step 2e Select 'No' from the drop-down options for the mandatory Transactions Using OTP field.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = Ultracsapp & My Viewpoint 🌉 |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name - | Cyberbreach - Self Service Transactions over \$500 Hold for custo | omer validation |
| Base Rule - 📦 | Fingerprint Single Fingerprint Single Transaction Over Time Transactions to Same Target | New Payee Figure 1 and 1 |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Cyberbreach List Clients Impacted | • |
| Client Lists To Exclude from monitoring | Please Select | • |
| Lists to Include in monitoring | Please Select | v |
| Lists to Exclude from monitoring | Please Select | v |
| Transaction Amount Range | From 501.00 • To 99999999.00 • | |
| Transaction Codes | All | · . |
| Products | All | |
| Start/End Time | From To | |
| Client Days with Institution | From To | |
| Transactions Using OTP | No | ▼. |
| | | |
| | | |

Step 2f Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

| Bulo Crostion | Stop 2 of 5 - Decoopcer | | |
|----------------------------------|---------------------------------------------------|--------------------------------|-------------------------------|
| Rule Name | | | |
| Kule Name+ | Cyperbreach - Self Service Transactions over \$50 | U Hold for customer validation | |
| Channel 🔍 | | Base Rule 🕥 | , |
| | | | |
| Responses to apply during nomina | ited time frames 😡 | | |
| Time Period | Working Days | X | Non-working Days |
| Fraud Staff Available | Hold funds and responsive SMS | × • | Hold funds and responsive SMS |
| Business Hours | Hold Funds and Follow Up | ×. | |
| | Add New Response | | |
| | | | |
| | | | |
| | | | |

Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|------------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |
| Confirmati | on |
| Step 5a | Check all the details of the new Rule displayed on the Confirmation page. |

Fraud Interceptor Responsive SMS Templates

Below is an example of the page used to facilitate the use of the SMS Responsive feature.

Refer to the **Responsive SMS Templates** topic in the *Fraud Interceptor User Manual* for full details of how to complete this page.

| Fraud Interceptor Responsive SMS Templates | | |
|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| Message Description - | | *Mandatory Fields |
| Cyberthreat SMS Responsive | | |
| | | |
| Initial SMS Message - | | |
| A suspicious transaction has been detected on your account, please respond @YES or @NO if this was you GETENDATE GETENDATE GETENDATE | u, | Please Note: |
| | ~ | An SMS longer than 160 characters will be delivered as multiple messages. |
| | | If ^tags^ and @variables are used in message, the number of characters in the SMS sent may differ from the number of |
| | | characters displayed. |
| | | |
| | | |
| | | |
| | | |
| | | |
| | ~ | |
| | | |
| Ch | aracters remaining = 26 SMS message number = 1 | |
| Insert Variables and Tags | | |
| Please Select | \checkmark | 🕒 Insert |
| | | |
| Response Time Frame • | | |
| Time allowed for Client reply (hours) 12 hours | | |
| Poverse en a 'Ne' response | | |
| | | |
| Reverse transaction on No response | | |
| Confirmation message for valid SMS reply = Yes | Confirmation message for valid SMS reply = No | Confirmation message for invalid SMS response |
| Thank you, we have received your confirmation and the transaction will proceed. | Thank you, we have received your message and we will decline the transaction on you behalf. If you would like to contact the credit union during business hours our team | r This message we received was invalid and we have held the transaction. Please respond to the original message with a YES or NO response. |
| | can answer any questions you may have about this transaction. | |
| | | |
| | | |
| | | |
| Characters remaining = 160 | Characters remaining = 160 | Characters remaining = 160 |
| SMS message number = 1 | SMS message number = 1 | SMS message number = 1 |
| | | |
| Save Cancel | | Back |
| | | |

Crypto Currency

With interest and awareness of crypto-currencies growing, more and more people - and their financial institutions - are at risk of falling victim to crypto-currency scams.

Crypto-currencies can be held anonymously and transferred worldwide quickly, making it the preferred payment method for scammers. In the twelve months to August 2024, the Australian Federal Police reported that Australians lost \$180 million worth of crypto-currency in investment scams.

The targets can be investment schemes that are too good to be true or romance scams and uses social engineering to convince consumers to part with their money. Once the funds are sent to the "broker" then the investment disappears.

The key to tackling this is to have lists specific for known fraudulent companies and known Merchant Category Codes (MCC) as well as other payment methods.

Financial institutions already running Ultracs Fraud Interceptor have shared some of their experiences / guidelines:

- A minimum level of losses seems to occur as Remote Access Scams using Osko payments. Analysis of these scams show threat actors have shifted their strategy to obtain card details as well and then proceed to debit cards with the merchants being crypto currency providers. Key examples of this relates to Ria Financial Services, World Remit, Remitly and many others.
- Threat actors are monetising compromised payment credentials in similar ways as other Card Not Present (CNP) methods.
- Pay particular attention to transactions where the Merchant Category Code is 4829 Wires, Money Orders. Also, a number of merchants use 'unusual' MCCs, for example 6051 Quasi Cash.
- Rules should cover all payment channels and their respective identifiers.
- Set up the following lists. Monitoring rules and collaboration with peers are valuable tools to assist with this.
 - Merchant List A list with names of merchants that are known as fraudulent merchants.
 - **MCC List** Codes that it has been found that fraud happens through in crypto currency transactions.
 - **BSB List** Blacklist known BSBs / accounts used by crypto brokerages but have to keep an eye out for new ones popping up.
 - BPAY Whitelist Approved BPAY Billers
 - **BPAY Non-Whitelist** Non-whitelisted BPAY Billers generally include crypto brokerages, overseas funds transfer providers and credit cards.

Refer to the Setting up lists topic in the Cyber Breaches section of this manual for further information.

Below is an outline of the process for setting up Rules specifically to minimise scams related to cryptocurrencies.

Refer to the Fraud Interceptor User Manual for full details of the five steps involved to set up each Rule.

Blocked Merchant Category Codes

Step 1a Navigate to the **Rule Creation - Step 1 of 5 - Channel** page.

Step 1b Enter 'Crypto Currency Blocked Merchants' (or a similar description) in the Name field.

Step 1c For the Channel, click on the Visa icon.

Options.

| | Fraud Interceptor Rule Maintenance | | | |
|----|----------------------------------------|-----------------------------------------------------------------------------------------|-------------------|--|
| | Rule Creation Name • Channel • 🔮 | Step 1 of 5 - Channel | Mandatory Field | |
| | | Crypto Currency Blocked Merchants | | |
| | | All All Art Bank@Post Branch Client Chequing The Des Inbound | | |
| | | Ultracsapp Wy Viewpoint EFTPOS SMS Banking Visa Ultracsapp & NPP Newpoint Visa | | |
| | Comments Save Cancel | List of MCC codes that are known crypto currency fraud for card related transactions | $\langle \rangle$ | |
| | | Previous Step | Next Step | |
| 1d | Type a descriptive entry in | nto the Comments field, such as: | | |
| | List of MCCs that are know | wn crypto currency fraud for card related transactions. | | |
| 1e | Click Save. | | | |
| 1f | Click the Next Step buttor | n. located at the bottom right of the page, to go to Step 2 c | of 5 - Ri | |

- Step 2a For the Base Rule, click on the Single Transaction icon.
- **Step 2b** For the **Lists to Include in monitoring** field, select from the drop-down options, all the related lists you have prepared. For example, MCC List, Merchant Crypto Currency List.
- Step 2c For the Transaction Amount Range fields, enter From '0.01' To '9999999.00'.

Step 2d Select 'All' for the mandatory Transaction Codes, Products, Card Present, Country Code, Card Reject Codes and (if applicable) Card Number Entry fields.



Step 2e

Step 2f Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

| Stan 2 of 5 - Decourses | |
|---------------------------------------------|--------------------------------------------------------------|
| Crypto Currency Blocked Merchants | |
| VISA Visa | Base Rule 😡 Single Transi |
| time frames 🌚 | |
| Working Days Crypto Currency Fraud Response | Non-working Days |
| Crypto Currency Fraud Response | Crypto Currency Fraud Response |
| Crypto Currency Fraud Response | ✓. |
| Add New Response | |
| | |
| | Step 3 of 5 - Responses Crypts Currency Blocked Merchants |

Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|---------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Card Not Present - Overseas Block

Step 1a Navigate to the **Rule Creation - Step 1 of 5 - Channel** page.

Step 1b Enter 'Card Not Present - Overseas block' (or a similar description) in the **Name** field.

Step 1c For the **Channel**, click on the **Visa** icon.

| | | *Mandatory Fi |
|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| Rule Creation | Step 1 of 5 - Channel | , and a start of the |
| Name • | Card Not Present - Overseas block | |
| Channel - \Theta | All Channels ATM Bank@Post Farch Branch Farch Client Chequing Farch Client Chequing Farch DES Inbound Farch DES Inbound Farch DES Inbound | |
| | Ultracsapp Viewpoint | |
| Comments | General Block on Card Not Present overseas transactions, with white list for specific clients and merchants | |

Step 1d Type a descriptive entry into the Comments field, such as:

General Block on Card Not Present overseas transactions, with white list for specific clients and merchants

- Step 1e Click Save.
- Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 Rule Options.

- Step 2a For the Base Rule, click on the Single Transaction icon.
- **Step 2b** For the **Client Lists to Include in monitoring** field, select the **Client List Overseas** list from the drop-down options.
- **Step 2c** For the **Lists to Include in monitoring** field, select from the drop-down options, all the related lists you have prepared. For example, MCC Codes block crypto Quasi Cash, Merchant Crypto Currency List.
- Step 2dSelect 'All' for the mandatory Transaction Codes, Products, Card Present, Country Code,
Card Rejection Codes and (if applicable) Card Number Entry fields.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = Visa <mark>VISA</mark> |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name - | Card Not Present - Overseas block | |
| Base Rule - 🗑 | Fingerprint Single Transactions Over Time Transactions Tr | New Payse Repeating Transactions Concreption Transactions Impossibility Impossibility |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Client List - Overseas | v |
| Client Lists To Exclude from monitoring | Please Select | v |
| Lists to Include in monitoring | MCC Codes - block crypto Quasi Cash, Merchant Crypto Currency List | • |
| Lists to Exclude from monitoring | Please Select | • |
| Transaction Amount Range | From 0.00 • To 9999999.00 • | |
| Transaction Codes | All | v . |
| Products | All | × . |
| Start/End Time | From To | |
| Client Days with Institution | From To | |
| Card Present | All | <u>·</u> . |
| Country Code | All | · . |
| Card Rejection Codes | All | ✓. |
| Card Number Entry | All | • |

Step 2e Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.



Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|-------------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |
| Confirmatio | on |
| Step 5a | Check all the details of the new Rule displayed on the Confirmation page. |
| Step 5b | Click the green Finish button located at the bottom right of the page. |
| | An error message will be displayed if anything has been missed or needs to be corrected. |

If required, click the Previous Step button go back to earlier steps.

NPP and EFT Transactions over \$500 - Hold and Review

Step 1a Navigate to the **Rule Creation - Step 1 of 5 - Channel** page.

Step 1b Enter 'NPP and EFT Transactions hold over \$500' (or a similar description) in the Name field.

Step 1c For the **Channel**, click on the **Ultracsapp & My Viewpoint** icon.

| Rule Creation Name | Step 1 of 5 - Channel Mandate NPP and EFT Transactions hold over \$500 |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Channel - 🗑 | All ATM Bank@Post Branch Channels |
| | Ultracsapp Ultracsapp Ultracsapp Viewpoint Ultracsapp Viewpoint Ultracsapp Viewpoint Ultracsapp Viewpoint Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Visa Vi |
| Comments | Rule to hold and review transactions over \$500 for certain BSB and account numbers for possible cryptocurrency fraud scams |
| | |
| Save Cancel | Previous Step Next S |

Step 1e Click Save.

possible cryptocurrency fraud scams.

Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 - Rule Options.

- Step 2a For the Base Rule, click on the Single Transaction and the New Payee icons.
- Step 2bFor the Lists to Include in monitoring field, select the BSB Compromised CrytpoBrokerages list from the drop-down options.
- Step 2c For the Transaction Amount Range fields, enter From '0.00' To '9999999.00'.
- Step 2d Select 'All' for the mandatory Transaction Codes, Products, and Transactions Using OTP fields.

| Rule Creation | Step 2 of 5 - Rule Options | Channel = Ultracsapp & My Viewpoint 🌉 |
|-----------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name - | NPP and EFT Transactions hold over \$500 | |
| Base Rule - 🕑 | Fingerprint Single Single Transaction Over Time Transactions | ions New Payee Repeating Capapiti Geographic Transactions |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Please Select | v |
| Client Lists To Exclude from monitoring | Please Select | v |
| Lists to Include in monitoring | BSB Compromised Crypto Brokerages | • |
| Lists to Exclude from monitoring | Please Select | • |
| Transaction Amount Range | From 500.01 • To 9999999.00 |]• |
| Transaction Codes | All | v . |
| Products | All | · . |
| Start/End Time | From To | |
| Client Days with Institution | From To | |
| Transactions Using OTP | All | . |

Step 2e Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.



Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|---------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Blocking EFTPOS Terminals of Known Crypto Currency Merchants

Step 1a Navigate to the Rule Creation - Step 1 of 5 - Channel page.

Step 1b Enter 'Crypto Currency Blocked Merchants Terminal Numbers for EFTPOS' (or a similar description) in the **Name** field.

Step 1c For the Channel, click on the EFTPOS icon.

| Channel · • Channel · • Channel · • | |
|-------------------------------------------|---------------------------------|
| Ultracsepp Viewpoint Viewpoint | |
| | |
| Comments | rs, overseas payments generally |

Step 1d Type a descriptive entry into the Comments field, such as:

Include list of merchant terminal numbers where known fraud has been captured - relates to brokers, crypto currency transactions, money orders, overseas payments generally

Step 1e Click Save.

Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 - Rule Options.

Rule Options

- Step 2a For the Base Rule, click on the Single Transaction icon.
- **Step 2b** For the **Lists to Include in monitoring** field, select **Crypto List for EFTPOS Terminals** from the drop-down options.
- Step 2c For the Transaction Amount Range fields, enter From '0.00' To '9999999.00'.
- Step 2d Select the appropriate Transaction Codes from the drop-down list.



Step 2f Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

Step 3a Select the 'SMS responsive EFTPOS and Visa Credit Card' Response from the drop-down lists of options for all of the five fields:

| Rule Name+ | Crypto Currency Blocked Merchants Terminal Numbers for EFTPOS | | | |
|--------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|-----|----------------------------------------------------------------|--|
| Channel 😡 | EFTPOS | | Base Rule Single Transaction | |
| Responses to apply during nominated Time Period No Contact • | time frames Working Days SNS responsive EFTPOS and Visa Credit Card | | Non-working Days SMS responsive EFTPOS and Visa Credit Card | |
| Fraud Staff Available - Business Hours - | SMS responsive EFTPOS and Visa Credit Card SMS responsive EFTPOS and Visa Credit Card C Add New Response | v · | SMS responsive EFTPOS and Visa Credit Card | |
| | | | | |

Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

- Step 4a Proceed as per normal setting up of a new Rule i.e., choose when this new Rule is to be activated:
 Do Not Schedule
 - Now
 - Later Today
 - After Today
- Step 4b Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 Confirmation

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

New BPAY Payees - non-whitelisted

- **Step 1a** Navigate to the **Rule Creation Step 1 of 5 Channel** page.
- Step 1b Enter 'BPAY non-whitelisted New Payees' (or a similar description) in the Name field.

Step 1c For the **Channel**, click on the **EFTPOS** icon.

| Fraud Interceptor Rule Maintenance | | |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Rule Creation Name | Step 1 of 5 - Channel BPAY non-whitelisted New Payees | *Mandatory Fiel |
| Channel · 🞯 | Image: A state of the state | |
| | Example 2 A A A A A A A A A A A A A A A A A A | |
| Comments | Review all BRAY transactions over \$1,000 sent to non-whitelisted new payee billers. Non-whitelisted billers generally include crypto brokerages, overseas funds transfer providers and credit cards. | |
| | | |
| Save Cancel | Previous Step | Next Ste |

Step 1d Type a descriptive entry into the **Comments** field, such as:

Review all BPAY transactions over \$1,000 sent to non-whitelisted new payee billers. Nonwhitelisted billers generally include crypto brokerages, overseas funds transfer providers and credit cards.

Step 1e Click Save.

Step 1f Click the Next Step button, located at the bottom right of the page, to go to Step 2 of 5 - Rule Options.

Rule Options

- Step 2a For the Base Rule, click on the New Payee icon.
- Step 2b For the Lists to Exclude from monitoring field, select BPAY WhiteList from the dropdown options.
- **Step 2c** Select the appropriate **Transaction Codes** from the drop-down list.

| Bula Creation | Stop 2 of 5 - Bulo Ontions | Channel - Ultraccann & My Viewneint |
|-----------------------------------------|---------------------------------------------|-------------------------------------|
| Rule Creation | Step 2 of 5 - Rule Options | channer – Onracsapp & My viewpoint |
| Name • | BPAY non-whitelisted New Payees | |
| Base Rule - 오 | Fingerprint Single Transaction Over Time | Transactions to Same Target |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Please Select | v |
| Client Lists To Exclude from monitoring | Please Select | |
| Lists to Include in monitoring | Please Select | ~ |
| Lists to Exclude from monitoring | BPAY WhiteList | • |
| Transaction Codes | 6E BPAY DEBIT | . |
| Products | All | . |
| Start/End Time | From To | |
| Client Days with Institution | From To | |
| Transactions Using OTP | All | · . |

Step 2e Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.



Step 3b Click the Next Step button, located at the bottom right of the page, to go to Step 4 of 5 - Rule Activation.

Rule Activation

| Step 4a | Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated: |
|---------|----------------------------------------------------------------------------------------------------------------------------------|
| | Do Not Schedule |
| | • Now |
| | Later Today |
| | After Today |
| Step 4b | Click the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 - Confirmation |

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Branch Channel Rules

The following example is a scenario that may be useful for monitoring Branch transactions.

• Internal processing of money to external accounts (i.e. DES)

Internal processing of money to external accounts (i.e. DES)

This rule is designed to be triggered when there is an unusual amount of internal processing of money to external accounts by a single operator to the same account. This rule is designed around picking up multiple external credit transactions to the same account over a specified period of time.

This example targets four transactions to the same account within five days totalling \$100,000 or more. You may find different criteria more suitable for your needs.

| Settings | Rules | Responses | List Management | History | | | | | | | | |
|------------|------------|----------------|------------------------------------------|------------------------|----------------------------------------|--------------------------------|--------------------|----------------|-----------------|-------------------|-----------------|------|
| Quick Lau | nch 🔻 🛛 S | SYSOP Menu 🔻 | | | | | | | | | | |
| | | | | | | | | | | | | |
| Fraud Inte | rceptor Ru | le Maintenance | | | | | | | | | *Mandatao, Ei | alda |
| Rule C | reation | n 5 | Step 1 of 5 - | Channel | | | | | | | Mandatory P | eius |
| Name * | | I | nternal processi | ng of mone | y to external ac | counts | | | | | |] |
| | | | All AT | Bank(M Bank(| PPost PPost Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | D IVR | Mobile Banking | My Viewpoint | |
| Channel | * 🙆 | | EFTPOS SMS Banki | VISA Visa | Mobile Banking & My Viewpoint | | | | | | | |
| Commen | ts | ٦ ع | This rule is trigge ingle operator to | red when t the same | here is an unusı account. | ual amount of i | internally pro | ocessed mo | ney to ex | cternal acco | ounts by a | * |
| Save | Can | cel | | | | | | | Pre | vious Step | Next Step | |

Fraud Interceptor Rule Maintenance - Step 1 of 5 - Channel

This rule uses the Branch Channel.
| Settings Rules Responses List Manageme | nt History | |
|-----------------------------------------|---------------------------------------------------------|----------------------------------------------------------------|
| Quick Launch V SYSOP Menu V | | |
| Eraud Intercentor Rule Maintenance | | |
| Flaud Interceptor Aute Maintenance | | *Mandatory Field: |
| Rule Creation Step 2 of 5 - | Rule Options | Channel = Branch 颜 |
| Name * Internal process | ing of money to external accounts | |
| Pc Fingerprint Ti | Single ransaction Over Time Transactions To Same Target | s New Repeating Geographic Payee Transactions Impossibility |
| Base Rule * | Low to High ransactions | |
| Rule Criteria and Filter Options | | |
| Client Lists to Include in monitoring | Please Select | |
| Client Lists To Exclude from monitoring | Please Select | • |
| Lists to Include in monitoring | Please Select | |
| Lists to Exclude from monitoring | Please Select | • |
| Number of Transactions | 4 * | |
| Total Transaction Value | 100000.00 * | |
| Account Balance | From -9999999.00 * To 999999 | 99.00 * |
| Transaction Codes | 6K EXTERNAL CREDIT | * |
| Time Quantity | 5* | |
| Time Period Measurement | Days | * |
| Products | All | * |
| Start/End Time | From To | |
| Client Brand | Please Select | • |
| Client Days with Institution | From To | |
| Operators | All | * |
| Transaction Branches | All | * |
| Suspect Flag | | * |
| Operator Override | Please Select | |
| | Hease Science | |
| Save | | Previous Step Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions to Same Target'.

| Client Lists to Include in Monitoring | Lists have not been used with this rule as you wish to target all transactions. |
|--------------------------------------------|---------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring | |
| Lists to Include in monitoring | |
| Lists to Exclude from Monitoring | |

| Number of Transactions | The scenario is triggered when '4' transactions occur within the specified timeframe. |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Total Transaction Value | This rule is triggered if the transactions total at least \$100,000 so 100000.00 has been entered into this field. |
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | Select the appropriate transaction codes. In this example, External Credits have been targeted. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '5' and 'Days' have been selected. |
| Products | 'All' has been selected; however, if you only have one or two products types for this rule, you could select the individual product types from the drop-down list. |
| | By selecting 'All' you will not have to update the rule when new products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. |
| | From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Operators | Select the operators to be included in this rule. In this example, 'All' has been selected; however, you could target specific operators instead. |
| Transaction Branches | Select the branches from which the transactions originate to include in this rule. In this example, 'All' has been selected; however, you could target specific branches instead. |
| Suspect Flag | While it is unlikely that an operator targeted by this rule will flag their transactions as 'suspect', you may as well select 'All' so that no transactions that meet the other requirements are excluded. |
| Operator Override | This field is not mandatory and has been left blank in this example. This ensures that transactions are not excluded from the rule based on whether or not an Operator Override was used when the transaction was performed. |

EFTPOS Channel Rules

This section gives step-by-step examples of how to set up a fraud rule for specific EFTPOS-related scenarios.

Least Cost Routing

Some merchants' POS terminals are set up with the Least Cost Routing option.

This means that their customers' credit card transactions may be routed through the domestic **eftpos*** network (a cheaper option for the merchant) instead of being directed via the credit card network used by Visa / Mastercard.



* The all-lower-case 'eftpos' is a brand name of Australia's domestic debit card network, operated by Australian Payments Plus (AP+).

The option of "least cost routing" was available to some large corporations such as major supermarkets and the facility has expanded to other merchants, such as online meal ordering. This opens the door for fraudsters to compromise the channel for merchants that may not have as robust security as others.

Background

If a transaction comes through the eftpos network, there are no charge-back options for your financial institution and the transaction is forced down the line thus ensuring that the fraudster gets their money immediately.

Fraudsters can clone the magnetic strip of a card onto another card. If they then corrupt the card's chip, the terminal will fall-back to using the compromised magstrip and the merchant is then unwittingly processing the transaction through the eftpos network and there are no charge-back options.

To assist in preventing fraudulent transactions, switch providers have made some changes:

Cuscal Switch clients – Cuscal have added a **Card Entry Mode** '21', labelled in Ultracs as 'Cuscal Eftpos Fallback' allowing you to identify any transactions that have been validated as invalid and should be declined. This additional entry mode requires the Ultradata Support Services team to make an update to the table in Ultracs. Please log a Jira case as soon as possible to have this done.

Your financial institution may wish to contact Cuscal and ask them to make a change for these fall-back transactions; that could be in addition to setting it up in Fraud Interceptor.

Fiserv Switch clients – Fiserv are declining at the switch and you don't see these transactions.

Setting up the Rule

Below is an outline of the process, highlighting the key settings for Least Cost Routing transactions.

Refer to the Fraud Interceptor User Manual for full details of the five steps involved.



Rule Options

Step 2a For the **Base Rule**, click on the **Single Transaction** icon.

- Step 2b Complete the fields for at least the mandatory items, including setting Card Present to 'Yes' and Card Rejection Codes to 'All'.
- Step 2c You must select 'Cuscal Eftpos Fallback' from the drop-down list of items for the Card Number Entry field.

| Rule Creation | Step 2 o | f 5 - Rule Options Channel = | EFTPOS 🎻 |
|--------------------------------|-------------------|--------------------------------------------------------------------------|----------------------|
| Name • | Least Cost Ro | iting Fraud | |
| Base Rule • 🔮 | PC Fingerprint | single ransaction Ver Time Transactions to Same Target Payee Trans | peating isactions |
| Rule Criteria and Filter Op | tions | | |
| Client Lists to Include in mor | nitoring | Please Select | ~ |
| Client Lists To Exclude from | monitoring | Please Select | ~ |
| Lists to Include in monitoring | 9 | Please Select | ~ |
| Lists to Exclude from monito | ring | Please Select | ~ |
| Transaction Amount | | • | |
| Transaction Codes | | All | • |
| Products | | All | v . |
| Start/End Time | | From To | |
| Client Brand | | Please Select | ~ |
| Client Days with Institution | | From To | |
| Card Present | | Yes | · . |
| Card Rejection Codes | | All | × . |
| | | Cuscal Eftpos Fallback | × . |

Step 2d Click the Next Step button, located at the bottom right of the page, to go to Step 3 of 5 - Responses.

Responses

| Trada merceptor Ra | e Maintenance | |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Rule Creation | Step 3 of 5 - Responses | Mandatory Fields |
| Rule Name • | Least Cost Routing | |
| Channel 🞯 | Base Rule C Single Transaction | |
| Responses to appl | y during nominated time frames 🖗 | |
| Time Period | Working Days Non-working Days | |
| Fraud Staff Availa | ble * decline + email staff | · · |
| Business Hours • | decline and exception only | |
| | S Add New Response | |
| Save Canc | Notes re some of the Response options: | Next Step |
| Save Can | Notes re some of the Response options: | Next Step |
| | Notes re some of the Response options: Decline Only – transaction is declined and not processed to the client's account | Next Step |
| Save Cane | Notes re some of the Response options: Decline Only – transaction is declined and not processed to the client's account Client knows nothing about what has happened and there is no cost to the business. | Next Step |
| Save Canc | Notes re some of the Response options: Decline Only – transaction is declined and not processed to the client's account Client knows nothing about what has happened and there is no cost to the business. Decline and log – allows you to do reporting on any transactions declined as they will be logged as well. | Next Step |
| Save Canc | Notes re some of the Response options: Decline Only – transaction is declined and not processed to the client's account Client knows nothing about what has happened and there is no cost to the business. Decline and log – allows you to do reporting on any transactions declined as they will be logged as well. Decline and notify customer – consider whether you need to let the customer know or not. You may choose to replace their card as | Next Step |
| | Notes re some of the Response options: Decline Only – transaction is declined and not processed to the client's account Client knows nothing about what has happened and there is no cost to the business. Decline and log – allows you to do reporting on any transactions declined as they will be logged as well. Decline and notify customer – consider whether you need to let the customer know or not. You may choose to replace their card as compromised as a further option, but that can become expensive. | Next Step |

Rule Activation

Step 4a Proceed as per normal setting up of a new Rule - i.e., choose when this new Rule is to be activated:

- Do Not Schedule
- Now
- Later Today
- After Today
- Step 4bClick the Next Step button, located at the bottom right of the page, to go to Step 5 of 5 -
Confirmation

Confirmation

Step 5a Check all the details of the new Rule displayed on the Confirmation page.

Step 5bClick the green Finish button located at the bottom right of the page.An error message will be displayed if anything has been missed or needs to be corrected.If required, click the Previous Step button go back to earlier steps.

My Viewpoint Channel Rules

The following examples cover a number of scenarios that may be useful for monitoring My Viewpoint transactions.

- My Viewpoint PC Fingerprint and new payee, client without OTP
- More than \$5000 in 24 hours to selected BPAY billers
- Sum of My Viewpoint transactions exceeds \$10,000 in a 24 hour period
- More than 50 transactions to same external account in three hours
- PC Fingerprint Rule hold transactions over \$5000

My Viewpoint PC Fingerprint and new payee, client without OTP

This rule is designed to be triggered when two situations occur at the same time, i.e. there are two base rules in operation. These situations are:

- A PC Fingerprint anomaly is encountered, and
- A new payee is added by a client without One Time Password (OTP) security.

If you have clients without OTP who regularly trigger the PC Fingerprint rule and are known to be 'safe', you can optionally exclude these clients with an exclusion list. For example, you may have clients who use multiple PCs, are known to be low risk and who do not have OTP.

Fraud List Management

| Settings | Rules | Responses | List Management | History | | | | | | | |
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| Fraud List Management | | | | | | | | | | | |
| Maintain List | | | | | | | | | | | |
| 60 | | lient Evelue | a liat | | | | | * | | | |
| | Name C | lient Exclud | e List | | | | | | | | |
| | | | | | | | | | | | |
| Client N | lumber | | Client Name | | | Source | Expiry | Updated | | | |
| 50557 | | | MR ROSS MC DONALD | GREEN | | Other | | 11 JUL 2013 | | Alter Delete Ad | d |
| 31114 | | | MRS JOAN ELIZABETH E | BROWN | | Other 11 JUL 2013 | | | Alter Delete Add | | |
| 803572 | | | MR LESLIE JOHN GREEN | l i | | Other | | 11 JUL 2013 | | Alter Delete Ad | d |
| 38491 | | | MR MARK ANTHONY BR | OWN | | Other | | 11 JUL 2013 | | Alter Delete Add | |
| 61812 | | | MS DEBBIE JOY WHITE | | | Other | | 11 JUL 2013 | | Alter Delete Ad | d |
| | | | | | | | | | | | |
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| D Add | Add Remove Selected Items | | | | | | | | | | |
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| | | | | | | | | | | | |
| Save | Can | cel | | | | | | | | Previous | Next |

The Client Exclude List contains the details of clients who will not be included in this rule. You can use this List to cater for known low-risk clients who do not use One Time Passwords (OTP). Clients who are temporarily unable to use OTP (e.g. lost Security Token and waiting for a replacement) may be excluded on a temporary basis by adding an Expiry date.

| Fraud Interceptor Rule Maintenance | | | | | | | | | |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|--|--|--|--|--|--|--|
| Dula Creation | *Manc | datory Fields | | | | | | | |
| Rule Creation | Step 1 of 5 - Channel | | | | | | | | |
| Name * | My Viewpoint PC Fingerprint and New Payee; Client without OTP | | | | | | | | |
| | All ATM Bank@Post Branch Image: Cash Dispensing Machines Image: Chequing Inbound Image: Cheq | y point | | | | | | | |
| Channel * 🥹 | EFTPOS Banking SMS Banking & My Viewpoint | | | | | | | | |
| Comments | This rule is designed to be triggered when a PC Fingerprint anomaly is encountered, and a new payee is add by a client without One Time Password (OTP) security. | ied 🔶 | | | | | | | |
| Save Cancel | Previous Step Ne: | xt Step | | | | | | | |

This rule uses the My Viewpoint channel.

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

| Settings | Rules | Responses | List Management | History | | | | | | |
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| Fraud Interceptor Rule Maintenance | | | | | | | | | | |
| | | | | | | | | | | *Mandatory Fields |
| Rule C | reatior | 1 | Step 2 of 5 - Ri | ıle Opti | ons | Chai | nnel = N | Ny Viewpoin | t 🕎 | |
| Name * | | | My Viewpoint PC Fir | ngerprint | and New Payee; | Client without | отр | | | |
| | | | | | | | | | | |
| | | | PC Si Fingerprint Trans | \$ ngle saction | Transactions Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | |
| Base Rul | e* | | Transactions Lo as a Tra percentage of the account balance | w to Hig nsaction | h 15 | | | | | |
| Rule Cr | iteria an | d Filter Opt | ons | | | | | | | |
| Client L | ists to Inc | lude in moni | toring | Pleas | se Select | | | ~ | | |
| Client Li | ists To Ex | clude from n | ionitoring | Client E | Exclude List | | | * | | |
| Client B | rand | | | Pleas | se Select | | | ~ | | |
| Client D | ays with I | Institution | | From | То | | | | | |
| Lists to Include in monitoring | | | Pleas | se Select | | | ~ | | | |
| Lists to Exclude from monitoring | | | Pleas | e Select | | | • * | | | |
| Transac | tion Code | s | | All | | | | × * | | |
| Product | 5 | | | All | | | | • * | | |
| Transac | tions Usin | g OTP | | No | | | | ¥ . | | |
| Save | Can | cel | | | | | | l | Previous Step | Next Step |

This rule uses two Base Rules, 'PC Fingerprint' and 'New Payee'.

| Client Lists to Include in Monitoring | A client list (Include or Exclude) is optional and if both are left unselected, all clients will be included in this rule. |
|--------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring | In this example, the 'Client Exclude List' has been used to exclude known 'safe' clients without One Time Passwords. When an exclusion list is used, the inclusion list filed should be left as " Please Select". |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a |
| | range of days between 0 and 99999. |
| Lists to Include in monitoring Lists to Exclude from Monitoring | Additional (i.e. not client), optional lists may be used to include or exclude this rule from monitoring. If both are left unselected, all matches will be included in this rule. |
| Transaction Codes | 'All' transactions are included in this rule; however, you may prefer to select only credit transactions. |
| Products | 'All' has been selected; however, if you only have one or two product types for this rule, you could select the individual product types from the drop-down list.By selecting 'All' you will not have to update the rule when new products are created. |
| Transactions Using OTP | 'No' has been selected to capture transactions from clients who are not using One Time Passwords (OTP). |

More than \$5000 in 24 hours to selected BPAY billers

This rule is designed to be triggered when a set total amount of transactions is reached in a specified time to BPAY billers on a list. Before setting up this rule, you need to create (or have an existing) list of BPAY Billers using the List Management option.

In this example, the rule is only being targeted to My Viewpoint users; however; you could also create this rule for All Channels in order to capture transactions from My Viewpoint, Mobile Banking (including Ultracs App 2 and Ultracsapp), IVR and Ultracs within a single rule. You could also create this rule for the Mobile Banking & My Viewpoint channel in order to capture transactions only from Mobile Banking (including Ultracs App 2 and Ultracsapp) and My Viewpoint.

Fraud List Management

| Settings | Rules | Responses | List Management | History | | | | | | |
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| | | | | | | | | | | |
| Fraud List Management | | | | | | | | | | |
| Maintair | Maintain List | | | | | | | | | |
| R | | | L. | | | | | | | |
| PAY | Name B | PAY Billers Lis | t | | | | | * | | |
| | | | | | | | | | | |
| Biller Id | 1 | Reference | Biller Nar | ne | | Source | Expiry | Updated | | |
| 00000013 | 13 | 456111 | TRUenergy | Electric | | Other | 28 APR 2011 | 06 APR 2011 | Alter Delete Add | |
| 00000515 | 81 | 123456 | eWise SYST | EMS | | CUSCAL | | 06 APR 2011 | Alter Delete Add | |
| 00000515 | 81 | 466555 | eWise SYST | EMS | | CUSCAL | | 06 APR 2011 | Alter Delete Add | |
| 00000013 | 13 | 566666 | TRUenergy | Electric | | Bank Alert | | 06 APR 2011 | Alter Delete Add | |
| 00000148 | 52 | 4551122 | SIENA COLL | EGE LTD | | Other | 21 APR 2011 | 06 APR 2011 | Alter Delete Add | |
| | | | | | | | | | | |
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| Save | Can | cel | | | | | | | Previous Next | |

A BPAY list called 'BPAY Billers List' is used in this example.

| Fraud Interceptor Rule Maintenance | | | | | | | |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--|--|--|--|--|
| Rule Creation Name* | Step 1 of 5 - Channel More than \$5000 in 24 hours to selected BPAY billers | | | | | | |
| | All ATM Bank@Post Branch Cash Client DES IVR Mobile Channels ATM Bank@Post Branch Dispensing Chequing Inbound IVR Mobile | My Viewpoint | | | | | |
| Channel * 🥹 | EFTPOS SMS Banking VISA Wobile Banking & My Viewpoint | | | | | | |
| Comments | This rule is triggered when transactions from My Viewpoint of more than \$5000 in 24 hours are sent t BPAY billers. | to selected | | | | | |
| Save Cancel | Previous Step | Next Step | | | | | |

This rule uses the My Viewpoint channel.

| Fraud Interceptor Rule Maintenance | | | | | | | |
|------------------------------------|------------------------------------------------------------------------------|------------------------------------|-----------------------------------|--------------|---------------------------|-----------------------------|-------------------|
| | | | | | | | *Mandatory Fields |
| Rule Creation | Step 2 of 5 - Rule | e Options | Cha | nnel = I | My Viewpoin | t 🌆 | |
| Name * | More than \$5000 in 24 | hours to selected Bl | PAY billers | | | | |
| | PC Sing Fingerprint Transa | le Transactions ction Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | |
| Base Rule * 🎯 | Transactions Low as a Trans percentage of the account balance | to High sactions | | | | | |
| Rule Criteria and Filter Op | ptions | | | | | | |
| Client Lists to Include in mo | onitoring | Please Select | | | ~ | | |
| Client Lists To Exclude from | monitoring | Please Select | | | * | | |
| Lists to Include in monitorin | ig | BPAY list 1 | | | ~ | | |
| Lists to Exclude from monito | oring | Please Select | | | ~ | | |
| Number of Transactions | | * | | | | | |
| Total Transaction Value | | 5000.01 * | _ | _ | | | |
| Account Balance | | From -9999999999 | * 10 999999999 | * | | | |
| Time Quantity | | 24 | | | * | | |
| Time Period Measurement | | Hours | | | × * | | |
| Products | | Please Select | | | <u> </u> | | |
| Start/End Time | | From To | | | | | |
| Client Brand | | All | | | ~ | | |
| Client Days with Institution | | From | Го | | | | |
| Transactions Using OTP | | All | | | ~ | | |
| Save Cancel | | | | | | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in monitoring | The "BPAY Billers List" is selected from the 'Lists to Include in monitoring' drop-down list. |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from monitoring | The other lists options will normally be left as " Please Select" unless you wanted to add or exclude clients from monitoring. |
| Lists to Include in monitoring | |
| Lists to Exclude from monitoring | |
| Number of Transactions | If you enter '1' into this field, any number of transactions will be considered. |
| Total Transaction Value | As this rule is to apply to the sum of transactions more than \$5,000 and the field itself will include the value entered, you need to enter 5000.01 (or 5001 if you are not concerned with cents). |

| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list. In this instance, the BPAY debit transaction code is selected. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected; however, you could just as well have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two product types for this rule, you could select the individual product types from the drop-down list. |
| | By selecting 'All' you will not have to update the rule when new products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. |
| | From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Transactions Using OTP | 'All' has been selected to capture transactions from both clients using One Time Passwords (OTP) and those not using OTP. |
| | If you considered OTP users should be excluded due to the lower risk, you could have selected 'No' from the drop-down list. |

Sum of My Viewpoint transactions exceeds \$10,000 in a 24 hour period

This rule is designed to be triggered when the total of transactions from My Viewpoint exceeds a set amount in any 24 hour period.

If required, you could optionally exclude clients who regularly perform large value transactions and are expected to present a low risk.

| Settings | Rules | Responses | List Man | agement | History | | | | | | | | |
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| Fraud Interce | eptor Rul | e Maintenance | | | | | | | | | | | |
| Rule Cre | eation | | Step 1 o | of 5 - Cl | hannel | | | | | | | | *Mandatory Fields |
| Name * | | 2 | Sum of M | y Viewpoii | nt transa | ctions | exceeds : | \$10,000 in a 2 | 24 hour perio | d | | | |
| | | | All | ATM | Bank(| @Post | Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint |
| Channel * | 2 | | EFTPOS | SMS SMS Banking | VISA | Mo Bar & View | obile sking My vpoint | | | | | | |
| Comments | | - | This rule i | s used to | take act | ion whe | en the su | m of My View | point transad | ctions exce | eds \$10,0 | 000 in a 24 | hour period. |
| Save | Canc | el | | | | | | | | | Pre | vious Step | Next Step |

This rule uses the My Viewpoint channel.

| Settings Rules Response | es List Management | History | | | | | | | |
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| | | | | | | | | | |
| Fraud Interceptor Rule Maintenan | ice | | | | | | | | |
| | | | | | *Mandato | ry Fields | | | |
| Rule Creation | Step 2 of 5 - Rule | e Options | Channe | el = My Viewpoir | nt 🌄 | | | | |
| Name* Sum of My Viewpoint transactions exceeds \$10,000 in a 24 hour period | | | | | | | | | |
| | PC Sing Fingerprint Transa | gle Transactions Iction Over Time | Transactions to Same Target | lew Repeating Transactions | Geographic Impossibility | | | | |
| Base Rule * 🧐 | Transactions Low as a percentage of the account balance | to High sactions | | | | | | | |
| Rule Criteria and Filter O | ptions | | | | | | | | |
| Client Lists to Include in mo | onitoring | Please Select | | • | | | | | |
| Client Lists To Exclude from | n monitoring | Please Select | | * | | | | | |
| Lists to Include in monitorin | ng | Please Select | | ~ | | | | | |
| Lists to Exclude from monit | oring | Please Select | | • | | | | | |
| Number of Transactions | | 1 × * | | | | | | | |
| Total Transaction Value | | 10000.01 * | T . | | | | | | |
| Account Balance | | All | * 10 999999999.00 * | v | | | | | |
| Time Quantity | | 24 * | | | | | | | |
| Time Period Measurement | | Hours | | * | | | | | |
| Products | | All | | v . | | | | | |
| Start/End Time | | From To | | | | | | | |
| Client Brand | | Please Select | | ~ | | | | | |
| Client Days with Institution | | From 1 | Го | | | | | | |
| Transactions Using OTP | | Please Select | | * * | | | | | |
| Save Cancel | | | | | Previous Step Next S | Step | | | |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring Lists to Include in monitoring Lists to Exclude from Monitoring | There are no lists selected in this example; however, you could use client and other lists to suit your needs, for example, you could use a client list to exclude clients you know are low risk and frequently have a transaction pattern that would falsely trigger this rule. |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Number of Transactions | If you enter '1' into this field, any number of transactions will be considered. |

| Total Transaction Value | As this rule is to apply to the sum of transactions over \$10,000 and the field itself will include the value entered, you need to enter 10000.01 (or 10001 if you are not concerned with cents). |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list. The minimum you are likely to require are VISA Cash Advance and VISA Retail Purchase codes. You may also include other codes such as ATM/POS Withdrawal if you consider those codes appropriate. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected; however, you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two product types for this rule, you could select the individual product types from the drop-down list. By selecting 'All' you will not have to update the rule when new products are created |
| Start/End Time | These fields would normally be left blank in this rule. |
| Client Brand | If Client Branding is applicable, select one or more brand(s) from the drop-down list. The Rule will only apply to the selected brand(s). 'All' is the default. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Transactions Using OTP | 'All' has been selected to capture transactions from both clients using One Time Passwords (OTP) and those not using OTP.If you considered OTP users should be excluded due to the lower risk, you could have selected 'No' from the drop-down list. |

More than 50 transactions to same external account in three hours

This rule is triggered when there are more than 50 transactions to the same target external account (from any client), excluding specific known safe accounts, in a 3- hour period.

You will need to create an Accounts List to known safe accounts in order to exclude these accounts from monitoring.

Fraud List Management

| Settings | Rules | Responses | List Management | History | | | | | | | |
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| Fraud List | Managem | ent | | | | | | | | | |
| Maintair | ı List | | | | | | | | | | |
| | | | | | | | | | | | |
| | Name E | xternal Acco | ounts list | | | | | * | | | |
| _ | | | | | | | | | | | |
| BSB | Αссοι | int | Account Name | BSE | 3 Name | | Source | Expiry | Updated | | |
| 083437 | 151910 | 724 | L Green | NAB | SUNSHINE | | Other | | 15 JUL 2013 | Alter Delete | e Add |
| 733037 | 789718 | | P Rottley | WBC | ALTONA NORTH | | Write-off | | 15 JUL 2013 | Alter Delete | e Add |
| 765111 | 123455 | 5 | J White | CBA | HENLEY BEACH | | CUSCAL | | 29 APR 2011 | Alter Delete | e Add |
| 082286 | 789456 | 121111 | H Smith | NAB | MERRYLANDS | | Other | | 29 APR 2011 | Alter Delete | e Add |
| | | | | | | | | | | | |
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| Save | Can | cel | | | | | | | | Previous | Next |

This External Accounts List contains the bank details for accounts that are known to be safe. Transactions to these accounts will be excluded from the rule.

| Settings Quick Laur | Rules nch ⊽ S | Responses YSOP Menu 🔻 | List Managemen | t History | | | | | | | | |
|------------------------|-------------------------------------------------------------------|--------------------------|-------------------------------------------|------------------------------|----------------------------------------|---------------------------------|-----------------------|----------------|-----------|-------------------|-------------------|--|
| Fraud Inter | rceptor Rul | e Maintenance | | | | | | | | | *Mandatan: Sielde | |
| Rule C | reation | n . | Step 1 of 5 - | Channel | | | | | | | Mandatory Fields | |
| Name * | ne* More than 50 transactions to same external account in 3 hours | | | | | | | | | | | |
| | | | All AT | Banko M Banko | @Post @Post Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | IVR | Mobile Banking | My Viewpoint | |
| Channel ⁻ | * | | EFTPOS SM: Banki | S Visa | Mobile Banking & My Viewpoint | | | | | | | |
| Commen | ts | - | This rule is triggo client), excluding | ered when t g specific kr | here are more ti nown accounts ii | nan 50 transa n a 3 hour per | ctions to the iod. | e same targ | et extern | al account | (from any | |
| Save | Cano | el | | | | | | | Pre | vious Step | Next Step | |

This rule uses the My Viewpoint channel.

| Settings Rules Respons | ses List Management | History | | | | |
|-----------------------------------|--------------------------------------------------------------------|-------------------------------|-----------------------------------|------------------------------------|-------------------------------|------------------|
| Quick Launch V SYSOP Men | u | | | | | |
| Constitution of the Date Maintena | | | | | | |
| Fraud Interceptor Rule Maintena | ance | | | | | *** |
| | | | | | | Mandatory Fields |
| Rule Creation | Step 2 of 5 - Rul | e Options | Chai | nnel = My Viewpo | int 🔩 | |
| Name * | More than 50 transac | tions to same externa | al account in 3 ho | ours | | |
| | | | | | | |
| | PC Fingerprint Transa | gle Transactions Over Time | Transactions to Same Target | New Repeating Payee Transaction | Geographic s Impossibility | |
| Base Rule * 🎯 | Transactions as a percentage of the account balance | to High sactions | | | | |
| Rule Criteria and Filter C | ptions | | | | | |
| Client Lists to Include in m | onitoring | Please Select | | v | | |
| Client Lists To Exclude from | n monitoring | Please Select | | ~ | | |
| Lists to Include in monitori | ng | Please Select | | ~ | | |
| Lists to Exclude from moni | toring | External Accounts List | | ~ | | |
| Number of Transactions | | 51 * | | | | |
| Total Transaction Value | | 0.01 * | | | | |
| Account Balance | | -9999999999.00 | * IO 9999999999.00 | * | | |
| Transaction Codes | | A. | | * * | | |
| Time Quantity | | Hours | | × * | | |
| Products | | All | | | | |
| Start/End Time | | From To | | | | |
| Client Brand | | All | | ~ | | |
| Client Days with Institution | ı | From | Го | | | |
| Transactions Using OTP | | All | | v . | | |
| _ | | | | | | |
| | | | | | | |
| Save Cancel | | | | | Previous Step | Next Step |

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

This rule uses the Base Rule 'Transactions to Same Target'.

| Client Lists to Include in Monitoring | Select the Accounts List you created for this rule from the 'Lists to Exclude from monitoring' drop-down list. |
|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Lists to Exclude from Monitoring Lists to Include in monitoring | 'Lists to Include in monitoring' should be left as " Please Select". A client list (Include or Exclude) is optional and if both are left unselected, all clients will be included in this rule. |
| Monitoring | |
| Number of Transactions | The scenario is to be triggered when there are more than 50 transactions; therefore, '51' is entered into this field. |

| Total Transaction Value | Any value of the transactions should be allowed to trigger this scenario; however, it is unlikely they will have a negative overall total so you may as well enter 0.01. |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
| Transaction Codes | 'All' transactions are included in this rule; however, you may prefer to select only credit transactions. |
| Time Quantity Time Period Measurement | These two fields are used together. In this example, '3' and 'Hours' have been selected. |
| Products | 'All' has been selected; however, if you only have one or two products types for this rule, you could select the individual product types from the drop-down list. |
| | By selecting 'All' you will not have to update the rule when new products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| Client Brand | If Client Branding is applicable, select one or more brand(s) from the drop-down list. The Rule will only apply to the selected brand(s). 'All' is the default. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |
| Transactions Using OTP | 'All' has been selected to capture transactions from both clients using One Time Passwords (OTP) and those not using OTP. |
| | If you considered OTP users should be excluded due to the lower risk, you could have selected 'No' from the drop-down list. |

PC Fingerprint Rule - hold transactions over \$5000

This rule is triggered when a PC Fingerprint anomaly is encountered when trying to perform a transaction with a value of more than \$5000. The funds will be held and an exception will be raised so the appropriate action may be taken.

Response - Hold Funds and Follow Up

The following shows the 'Hold Funds and Follow Up' response which was created to hold the funds, create an exception task and contact staff.

| Settings | Rules | Responses | List Manage | ment | History | | | | | | | | |
|------------------|------------------------------------------|-----------------|------------------|----------|------------------|----------------|-------------|------------------------|------------------|------------------|--|--|--|
| Fraud In | vestigation | s Collections D | efault Task List | DJH'S | Collections List | Donna's Colle | ctions List | Joy's Collections List | Other Task Lists | SYSOP Menu 🔻 🛛 I | | | |
| | | | | | | | | | | | | | |
| Fraud Interce | Fraud Interceptor Response Management | | | | | | | | | | | | |
| | *Mandatory Fields | | | | | | | | | | | | |
| Response N | Response Name * Hold Funds and Follow Up | | | | | | | | | | | | |
| Commonto | | This r | esponse will ho | old fund | ds, create a Ta | ask and notify | staff. | | | * | | | |
| Comments | | | | | | | | | | ~ | | | |
| | | | | | | | | | | | | | |
| | | | | 10 | | | | | | | | | |
| S | | | | | | | | | | | | | |
| Ereeze | | ecline | Hold | Varm | Log | | | | | | | | |
| Account | t Tra | nsaction | Funds | Card | | | | | | | | | |
| | | | | | | | | | | | | | |
| Create | | | | | | | | | | | | | |
| Exception | X | | Fraud Invest | tigation | ns 🔻 | | | | | | | | |
| Task . | | | | | | | | | | | | | |
| Contact | 623 | | | | | | | | | | | | |
| | | | Group | Staf | f contact grou | ip 1 🔻 | \bigcirc | | | | | | |
| Contact Staff | | | | | | | | | | | | | |
| | | | SMS | SMS | Template no. | 1 - inc 🔻 | (?) | | | | | | |
| | | | Email | Ema | il template No. | 1 • | (?) | | | | | | |
| | | | | | | | - | | | | | | |
| | | | | | | | | | | | | | |
| Course | Delet | Carrat | | | | | | | | Deale | | | |
| Save | Delete | Cancel | | | | | | | | Back | | | |

It is best to create the response before creating the rule.

Note the response will add an Exception Task to the Fraud Investigations Task List and also contact staff who are part of the 'Staff contact group 1'. Contact is made by way of SMS and Email messages. Templates are used to determine the content of the messages. Additional information on setting up Groups and SMS and Email templates can be found in the **Fraud Interceptor User Manual**.

| Settings | Rules | Responses | List Management | History | | | | | | | |
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| riauu inte | тсеріот кі | ne maintenance | | | | | | | | | *Mandatory Fields |
| Rule C | reatio | n | Step 1 of 5 - | Channel | | | | | | | , |
| Name * | | | PC Fingerprint Ru | le - hold tr | ansactions over | \$5000 | | | | | |
| | | | All AT | Banko M Banko | PPost PPost Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | D IVR | Mobile Banking | My Viewpoint |
| Channel | * 🕜 | | EFTPOS SMS Banki | VISA Visa | Mobile Banking & My Viewpoint | | | | | | |
| Commen | its | | This rule is trigge value of more tha | red when a an \$5000. T | PC Fingerprint he funds will be | anomaly is enc held and an e | countered wi exception wil | hen trying I I be raised. | to perform | n a transac | tion with a |
| Save | Can | icel | | | | | | | Pre | vious Step | Next Step |

This rule uses the My Viewpoint channel.

| Fraud Interceptor Rule Maintenance | - Step 2 of 5 - Rule Options |
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| Settings Rules | Responses | List Manageme | ent History | | | | | | | |
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| Fraud Interceptor F | tule Maintenand | e | | | | | | | *** | |
| Rule Creatio | 'n | Step 2 of 5 - | Rule Opti | e Options Channel = My Viewpoint | | | | | | |
| | | i e i ilgelpiile i | | | 40000 | | | | | |
| | | PC Fingerprint T | Single Transaction | Transactions Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | | |
| Base Rule * 😨 | | Transactions as a percentage of the account balance | Low to Hig Transaction | h 15 | | | | | | |
| Rule Criteria a | nd Filter Op | ions | | | | | | | | |
| Client Lists to I | nclude in mon | itoring | Pleas | e Select | | | ~ | | | |
| Client Lists To E | xclude from r | nonitoring | Pleas | e Select | | | ~ | | | |
| Start/End Time | | | From | То | | | | | | |
| Client Brand | | | Pleas | e Select | | | ~ | | | |
| Client Days with | n Institution | | From | Te | | | | | | |
| Lists to Include | in monitoring | | Pleas | e Select | | | ~ | | | |
| Lists to Exclude | from monito | ing | Pleas | e Select | | | ~ | | | |
| Transaction Am | ount Range | | From | 5000.01 | * To 99999999.00 |) * | * | | | |
| Transaction Co | les | | Pleas | e Select | | | · * * | | | |
| Products | | | Pleas | e Select | | | × * | | | |
| Transactions Us | ing OTP | | Pleas | e Select | | | v . | | | |
| Save | ncel | | | | | | l | Previous Step | Next Step | |

This rule uses two Base Rules, 'PC Fingerprint' and 'Single Transaction'.

| Client Lists to Include in monitoring Client Lists to Exclude from monitoring | A client list (Include or Exclude) is optional and if both are left unselected, all clients will be included in this rule. |
|----------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |

| Lists to Include in monitoring Lists to Exclude from Monitoring | Additional (i.e. not client), optional lists may be used to include or exclude this rule from monitoring. If both are left unselected, all matches will be included in this rule. |
|--------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Amount Range | This rule is to apply for transactions of more than \$5000; therefore, '5000.01' is entered into the From field and the maximum value in the To field. |
| Transaction Codes | 'All' transactions are included in this rule; however, you may prefer to select only credit transactions. |
| Products | 'All' has been selected; however, if you only have one or two product types for this rule, you could select the individual product types from the drop-down list.By selecting 'All' you will not have to update the rule when new products are created. |
| Transactions Using OTP | 'All' has been selected to capture transactions from both clients using One Time Passwords (OTP) and those not using OTP.If you considered OTP users should be excluded due to a lower risk, you could have selected 'No' from the drop-down list. |

Fraud Interceptor Rule Maintenance - Step 3 of 5 - Responses

| Settings | Rules | Responses | List Management | History | | | | | |
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| (+) | | | | | | | | | |
| Fraud Inte | rceptor Ru | le Maintenance | | | | | | | |
| | | | | | | | | | *Mandatory Fields |
| Rule C | reation | n 5 | Step 3 of 5 - R | espons | es | | | | |
| Rule Nar | ne* | F | PC Fingerprint Rule | - hold tr | ansactions over \$5000 | | | | |
| Channel | 0 | | My Viewpoi | nt | Base Rule 🎯 | PC | Fingerprint Single Tr | ansaction | |
| Respons | es to app | ly during nom | ninated time frame: | s 🕐 | | | | | |
| Time Pe | eriod | | Working Da | iys | | | Non-working Days | | |
| No Cont | act* | | Hold Funds | and Follo | w Up | * | Hold Funds and Follow | Up | * |
| Fraud S | taff Availa | able * | Hold Funds | and Follo | w Up | * | Hold Funds and Follow | Up | * |
| Business | Hours* | | Hold Funds | and Follo | w Up | * | | | |
| Save | Cane | cel | G Add New | / Respons | e | | Pr | evious Step | Next Step |

The responses are used to automatically apply the actions required. In this case to hold the funds and contact staff by various means and provide a follow-up action. This is done using the 'Hold and Follow Up' response. In this example, the same response has been applied to all time periods and working and non-working days. If required, you could have different responses for different time periods.

As with all responses where a staff action is required, a Task is generated and added to an appropriate Task List which is defined in the response.

All Channels

The following examples are scenarios that may be useful for monitoring all transactions.

- Total of debit transactions exceeds \$25,000 in 24 hours
- All transactions as a percentage of balance

Total of debit transactions exceeds \$25,000 in 24 hours

This rule is designed to be triggered when the total of all debit transactions (excluding reversals, fees, taxes and financial institution charges) for a client exceeds a specified value within a set time period.

As you are likely to have a number of clients who may be expected to exceed this value, this rule would probably need to be used in conjunction with a client exclusion list.

Fraud List Management

| Settings | Rules | Response | s List Management | History | | | | |
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| Fraud List | Managem | ent | | | | | | |
| Maintair | ı List | | | | | | | |
| 50 | Name C | lient Exclu | de List | | | | * | |
| | | | | | | | | |
| Climate 1 | | | | | 0 | r | | |
| Client | umber | | Client Name | | Source | Expiry | updated | |
| 50557 | | | MR ROSS MC DONALD | GREEN | Other | | 11 JUL 2013 | Alter Delete Add |
| 31114 | | | MRS JOAN ELIZABETH | BROWN | Other | | 11 JUL 2013 | Alter Delete Add |
| 803572 | | | MR LESLIE JOHN GREEN | l i | Other | | 11 JUL 2013 | Alter Delete Add |
| 38491 | | | MR MARK ANTHONY BR | OWN | Other | | 11 JUL 2013 | Alter Delete Add |
| 61812 | | | MS DEBBIE JOY WHITE | | Other | | 11 JUL 2013 | Alter Delete Add |
| | | | | | | | | |
| | | | | | | | | |
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| | | | | | | | | |
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| DbA 😡 | U Re | emove Sele | cted Items | | | | | |
| | | | | | | | | |
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| | | | | | | | | |
| Save | Can | icel | | | | | | Previous Next |

The Client Exclude List contains the details of clients who will not be included in this rule. You can use this List to cater for known low-risk clients who you would expect to trigger this rule on recurring basis.

| Settings | Rules | Responses | List Mana | agement | History | | | | | | | | | |
|------------|------------|-----------------|------------------------|-----------------------|---------------------|-----------------|-----------------------------------|--------------------------------|--------------------|----------------|-----------------|-------------------|-----------------|--------|
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| Fraud Inte | rceptor Ru | ule Maintenance | | | | | | | | | | | | |
| | | | | | | | | | | | | | *Mandatory F | ields |
| Rule C | reatio | n | Step 1 o | of 5 - Cl | nannel | | | | | | | | | |
| Name * | | | Total of a | ll debit tr | ansaction | s exce | eeds \$25,0 | 00 in 24 hour | s | | | | | |
| | | | All Channels | ATM | Bank@ Bank@ | Post | Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | D IVR | Mobile Banking | My Viewpoint | |
| Channel | * | | EFTPOS | SMS SMS Banking | VISA Visa | M Ba Viet | lobile nking & My wpoint | | | | | | | |
| Commen | its | | Taxes and channels. | l financial | institutio | n cha | rges exce | ed a specified | value within | ı 24 hours. | This rule | is applied o | over all | * * |
| Save | Can | ncel | | | | | | | | | Pre | vious Step | Next Step | |

This rule uses All Channels.

Fraud Interceptor Rule Maintenance - Step 2 of 5 - Rule Options

| Settings | Rules | Responses | List Management | History | | | | | | | |
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| | | | | | | | | | | | |
| Fraud Inte | rceptor Ru | le Maintenance | | | | | | | | | |
| Rule C | reatior | n S | tep 2 of 5 - Rı | le Opti | ons | Cha | annel = | All Channel | s 问 | *Mandatory Field | ls |
| Name * | | Т | otal of all debit tra | nsactions | s exceeds \$25, | 000 in 24 hours | | | | | |
| Base Ru | le * 😨 | ז הד ק | PC Si Fingerprint Trans Constant of the account balance | saction r to High | Transactions Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | | |
| Rule Cri | teria and | l Filter Optio | ns | | | | | | | | |
| Client Li | ists to Ind | clude in monit | oring | Plea | se Select | | | • | | | |
| Client Li | ists To Ex | clude from mo | onitoring | Client E | Exclude List | | | ~ | | | |
| Lists to | Include i | n monitoring | | Plea | se Select | | | ~ | | | |
| Lists to | Exclude f | rom monitorin | g | Plea | se Select | | | ~ | | | |
| Number | of Transa | actions | | 1 | | * | | | | | |
| Total Tr | ansaction | n Value | | 25000.0 | 01 | * | | | | | |
| Account | t Balance | | | From - | 9999999999.00 | * To 9999999 | 999.00 | * | | | |
| Transac | tion Code | es | | 40 JOU | RNAL CREDIT,4 | 1 DEBIT REVERS | AL,42 CO | RRECT CA 💌 * | | | |
| Time Qu | antity | | | 24 | | * | | | | | |
| Time Pe | riod Meas | surement | | Hours | | | | * | | | |
| Product | s | | | All | | | | * | | | |
| Start/Er | nd Time | | | From | То | | | | | | |
| Client B | rand | | | All | | | | • | | | |
| Client D | ays with I | nstitution | | From | То | | | | | | |
| Save | Can | cel | | | | | | | Previous Step | Next Step | |

This rule uses the Base Rule 'Transactions Over Time'.

| Client Lists to Include in Monitoring Client Lists to Exclude from Monitoring | You can optionally exclude known 'safe' clients. This has been done by selecting the "Client Exclude List" from the 'Client List to Exclude from Monitoring' drop-down list. The other lists options will normally be left as " Please Select". | | | | | | |
|----------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|--|--|--|
| Lists to Include in monitoring Lists to Exclude from Monitoring | | | | | | | |
| Number of Transactions | If you optor '1' into this field, any number of transactions will be | | | | | | |
| | considered. | | | | | | |
| Total Transaction Value | As this rule is to apply to the sum of transactions over \$25,000 and the field itself will include the value entered, you need to enter 25000.01 (or 25001 if you are not concerned with cents). | | | | | | |

| Account Balance | The Account Balance values can be any values you consider appropriate for this rule. |
|------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transaction Codes | Select the appropriate Transaction Codes from the drop-down list. This should include all debit transaction codes except those that are being excluded - such as reversals, fees, taxes and financial institution charges. |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '24' and 'Hours' have been selected; however, you could also have used '1' and 'Days'. |
| Products | 'All' has been selected; however, if you only have one or two products types for this rule, you could select the individual product types from the drop-down list.By selecting 'All' you will not have to update the rule when new products are created. |
| Start/End Time | These fields would normally be left blank in this rule. |
| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. Enter positive, whole numbers only in the From and To fields with a |
| | range of days between 0 and 99999. |

All transactions as a percentage of balance

This rule will be triggered by a transaction that leaves the account with no more than 10% of the original balance when the original balance is at least \$1000. In this example, a 1 hour time period will be considered before the first and last transaction.

| Settings | Rules | Responses | List Management | History | | | | | | | |
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| Fraud Inte | rceptor Ru | ıle Maintenance | | | | | | | | | |
| Rule C | reatio | n s | Step 1 of 5 - C | hannel | | | | | | | *Mandatory Fields |
| Name * | | 4 | All Transactions as | a Percen | tage of Balance | - Accounts g | reater than | \$1000 | | | |
| | | | All ATM | Bank@ Bank@ | PPost PPost Branch | Cash Dispensing Machines | Client Chequing | DES Inbound | D IVR | Mobile Banking | My Viewpoint |
| Channel | * 🕜 | | EFTPOS SMS Bankin | VISA | Mobile Banking & My Viewpoint | | | | | | |
| Commen | its | - | This rule is triggero balance. | ed by a sir | ngle transaction | greater than | the specified | d percentag | je of the | account op | pening |
| Save | Can | icel | | | | | | | Pre | vious Step | Next Step |

This rule uses All Channels.

| Fraud Interceptor Rule Maintenance | e - Step 2 of 5 | - Rule Options |
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| Settings | Rules | Responses | List Management | History | | | | | | |
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| Fraud Inte | rceptor Ru | le Maintenance | | | | | | | | |
| | | | | | | | | | _ | *Mandatory Fields |
| Rule CreationStep 2 of 5 | | | tep 2 of 5 - R | ule Opti | ons | Cha | annel = | All Channels | • 🕘 | |
| Name * | | A | II Transactions as | a Percent | tage of Balance | - Accounts gre | ater than | \$1000 | | |
| | | I | PC S | \$ ingle saction | Transactions Over Time | Transactions to Same Target | New Payee | Repeating Transactions | Geographic Impossibility | |
| Base Rul | e* 🕜 | 1 | rransactions Le as a percentage of the account balance | w to High | h 15 | | | | | |
| Rule Cri Minimun Percenta Time Qu Time Per Products Start/En Client Br Client D | iteria and n Opening age of Bal antity riod Meas d Time rand ays with I | I Filter Optio 9 Available Bal ance Remainin urement | ns ance 100 1g 10 1 Hou All All Frc | 0 Irs Dm | * * To |] | | ▼. ▼. | | |
| Save | Can | cel | | | | | | | Previous Step | Next Step |

This rule uses the Base Rule 'Transactions as a percentage of the account balance'.

| Minimum Opening Available Balance | This is the minimum available balance of the account at the beginning of the time period being tested. |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Percentage of Balance Remaining | This is the percentage of the original balance (Minimum Opening Available Balance) that must be retained after the transaction is considered without breaking the rule. See Examples of when Transactions Will Break the Rule - Percentage of Account Balance . |
| Time Quantity Time Period Measurement | These two fields are used together and there are multiple variations that may be appropriate. In this example, '1' and 'Hours' have been selected. This is the maximum time period between the two transactions to be considered for triggering this rule. |
| Products | 'All' has been selected; however, if you only have one or two products types for this rule, you could select the individual product types from the drop-down list.By selecting 'All' you will not have to update the rule when new products are created. |
| Start/End Time | The From and To fields would normally be left blank in this rule. |

| ClientBrand | This optional field is only displayed if the Multi-branding module is active. From the drop-down list, select one or more (or 'All') brands applicable to this Rule. |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Client Days with Institution | You can restrict the Rule to only apply to clients who have been with your financial institution for a certain number of days. This is particularly useful as a precaution for clients who have only joined recently. |
| | Enter positive, whole numbers only in the From and To fields with a range of days between 0 and 99999. |

Examples of when Transactions Will Break the Rule - Percentage of Account Balance

Scenario 1

| | Transaction 1 | Transaction 2 | Transaction 3 |
|-------------------|---------------|---------------|---------------|
| Time | 11:00 | 11:20 | 11:30 |
| Balance | \$1,000.00 | \$200.00 | \$150.00 |
| Transaction Value | - \$800.00 | - \$50.00 | - \$140.00 |
| New Balance | \$200.00 | \$150.00 | \$10.00 |

Transaction 1

The original balance is \$1,000.00 and there is a transaction for - \$800.00. The remaining balance is \$200.00 which is more than 10% of the original balance at the beginning of the series of transactions therefore the rule is not triggered.

Transaction 2

At the start of the transaction, the balance is \$200.00. This transaction is for - \$50.00 which gives a remaining balance of \$150.00. The remaining balance is also more than 10% of the balance at the start of this transaction; however, the rule indicates that the original balance must be \$1,000.00 so the rule would not have been broken anyway.

The original balance was \$1,000.00 and this is within the 1-hour time period. The new balance of \$150.00 is more than 10% of the original balance and therefore the rule has not been broken.

Transaction 3

At the start of the transaction, the balance is \$150.00. The transaction is for \$14.00 which leaves less than 10% of the value of the transaction. As the starting balance was under \$1,000.00, the rule is not broken.

The original balance at the start of the 1-hour time period was \$1,000.00 and the current balance of \$10 is less than 10% of the original balance and the rule is therefore broken when compared to the original balance.

Scenario 2

| | Transaction 1 | Transaction 2 | Transaction 3 |
|-------------------|---------------|---------------|---------------|
| Time | 11:00 | 11:30 | 11:55 |
| Balance | \$300.00 | \$1,000.00 | \$50.00 |
| Transaction Value | \$700.00 | - \$950.00 | -10.00 |
| New Balance | \$1,000.00 | \$50.00 | \$40.00 |

Transaction 1

The original balance is \$200.00 and there is a credit transaction for \$800.00. The remaining balance is now \$800.00. As the balance was increased, the rule is not triggered.

Transaction 2

At the start of the transaction, the balance is \$1,000.00. This transaction is for - \$950.00 which gives a remaining balance of \$50.00. The remaining balance is less than 10% of the balance at the start of this transaction and therefore the rule has been broken.