



AuditLink

Abnormal Activity

Monitoring

Transaction Patterns, Member Groups, and Stop-No-Go Patterns

INSIDE THIS GUIDE:

This guide describes the abnormal activity monitoring toolset, which automatically sifts through member transactions to flag those that are abnormal or high risk according to the parameters set by your credit union. Learn about the process of configuring and monitoring abnormal activity by member groups, transaction patterns, and stop-no-go patterns.

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Introduction

There are three main configuration options within the abnormal activity monitoring toolset: member groups, transaction patterns, and stop-no-go patterns. You can configure each option to run simultaneously to monitor different aspects of your member transactions.

Member groups compare individual member activity against norms for the entire membership group.

Transaction patterns allow you to run three different series of patterns to flag abnormal member transaction activity by comparing to the member's norms.

Stop-no-go patterns review incoming transactions against the configured thresholds to stop transactions before they post to the member account.

FFIEC guidance urges financial institutions to perform this abnormal activity monitoring but proving that it is being done is even more critical. By incorporating the use of other CBX features such as the Member Tracker System and Due Diligence Codes, your credit union can document and evidence the review of suspicious activity—all within the system.

The CU*Answers AuditLink team is here to assist at any time. Find us, contact us, and learn more via [The Store](#) | [The Website](#) | [Email](#)

Configuring Abnormal Activity Settings

Learn how to configure abnormal activity settings for member groups, transaction patterns, and stop-no-go patterns using **Tool #101 Abnormal Activity Monitoring Config**.

*IMPORTANT NOTE ABOUT WHAT THE TOOL IS **NOT** DESIGNED FOR: Use of the abnormal activity monitoring tool is **not** intended to replace monitoring of accounts that are already known to the credit union. The purpose of the tool is to uncover new suspicious activity.*

Configuring Member Group Abnormal Activity Settings

Learn how to define abnormal activity for member groups.

Before You Begin

To configure abnormal activity criteria for member groups, first you'll need to categorize your members into specific groups by membership designations with similar patterns of activity. Individual and organizational accounts should be grouped accordingly. Then, you'll define the transaction criteria deemed abnormal.

1. Based on the composition of your membership, determine which member designations need to be added to a member group. The following member groups are recommended (as applicable): Individual, Business, and Fiduciary. (See page 4.)
2. Determine which types of transactions (origins) you would like to monitor for each member group. (See page 6.)
 - Additional origin codes can be added at your discretion, but at a minimum, the following origins should be setup for each member group: ACH, ATM, Debit Card, Credit Card (if online), Audio Response, and Wire Transfers.
3. Determine the ranges (number of transactions and dollar amount) you would consider normal and abnormal activity. (See page 9.)

Setting Up Member Groups

To set up member groups, access **Tool #101 Abnormal Activity Monitoring Config**. Select to configure *Member Groups (compare members to norms for the group)*.

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups)

Member Group	Description	Membership Designations
01	INDIVIDUAL	1 selected
02	FIDUCIARY	5 selected
03	NEAR STRUCT.	14 selected
04	BUSINESS	3 selected
05	100K	22 selected

1. Select **Add Member Grouping**.
2. In the *Description* field, enter the name you would like to give the group.
 - For example, if you'd like to monitor memberships that have a fiduciary obligation such as members who are managing an account for someone who is elderly, disabled, or a minor, then you might enter a description of "Fiduciary."

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups > Add Member Grouping)

Set Up Member Groups to Monitor

Member group 06

Description

Used for monitoring membership designation(s) Select 🔍

- The *Member group* number is automatically assigned by CBX and represents the number of member groups set up for your credit union. If a member group is deleted, CBX will reuse the old number, and the next member group created will be assigned that old number.
3. Use **Select** next to the Used for monitoring membership designation(s) field.
 - The groups should be set up to include membership designations that have similar patterns of activity. For example, you wouldn't want to put both organizational and individual accounts in one member group because the transaction numbers for organizational accounts will typically be much higher than those for individual accounts.

Membership Designations Selection (Tool #101 > Member Groups > Add Member Grouping > Select)

Membership Designations Selection

Jump to description starting with

Jump to code starting with

Search for description containing

of records 35

Select

Select All

Unselect All

Code	Description
BV	ELECTRONIC
CB	CANNABIS-BIZ
CO	Corporation
CR	Conservatorship
CS	Custodial
DH	TUSCOLA DHHS
ES	Estate

In order to be as efficient as possible when monitoring members, a best practice is to avoid including the same Membership Designation Code in more than one group. This ensures you do not monitor the same member more than once.

Adding Origin Groups

After you have set up the member groups, you can now add origin types.

- 1. Double-click on the member group (or select the group and the *Edit* option).

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups)

Configure Abnormal Activity Monitoring Settings

Add Member Grouping >

Data Source >

Set Up Member Groups to Monitor

Options...

↑

↓

Member Group	Description	Membership Designations
01	INDIVIDUAL	1 selected
02	FIDUCIARY	5 selected
03	NEAR STRUCT.	14 selected
04	BUSINESS	3 selected
05	100K	22 selected

- 2. Select **Add Origin Group** to select the origin (transaction type) you would like to monitor.

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups > Add Member Grouping)

Configure Abnormal Activity Monitoring Settings

Add Origin Group

Data Source

Set Up Member Groups to Monitor

Member group 06

Description

Used for monitoring membership designation(s) **Select**

Options...

3. Use the **Select** button next to the *Transaction origin codes* field.

Tool #101 > Member Groups > Add Member Grouping > Add Origin Group

- Activity Monitoring Settings by Origin Group

Set Up Member Groups to Monitor

Member group 06 MORTGAGE

Origin group description Transaction origin codes **Select**

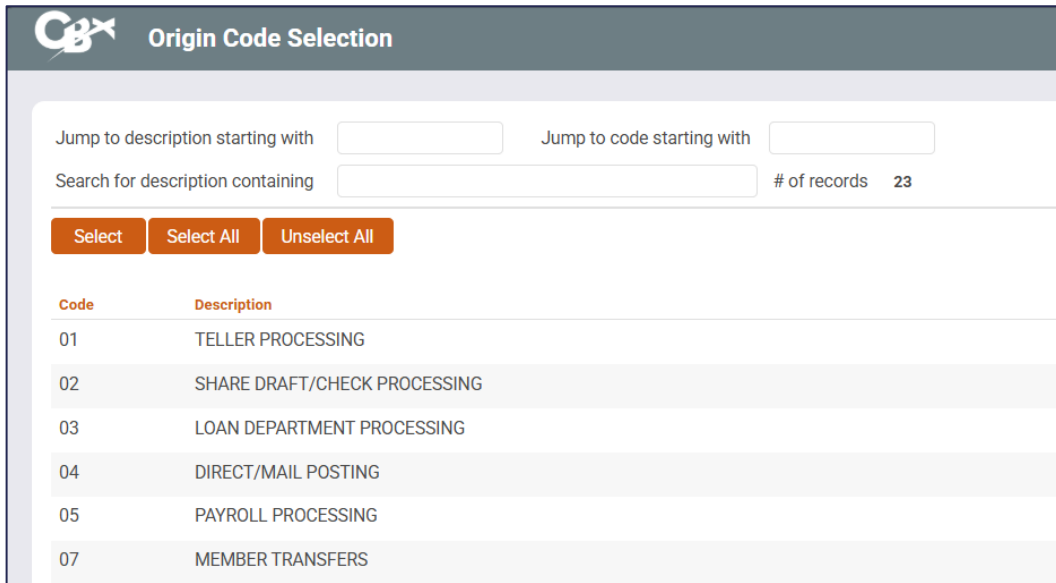
Level	Transaction Counts		Combined Transaction Amount	
	From	To	From	To
NORMAL	0		0	0
ABNORMAL	0		0	0
HIGH RISK	0	9,999,999	0	999,999,999

Data Source

← → ↑ ⏸ 🔗 ⓘ ? @ (4561)

4. **Select** the origin code(s) (transaction type). It is recommended that you set up the same origins for each member group that you create.

Tool #101 > Member Groups > Add Member Grouping > Add Origin Group > Select

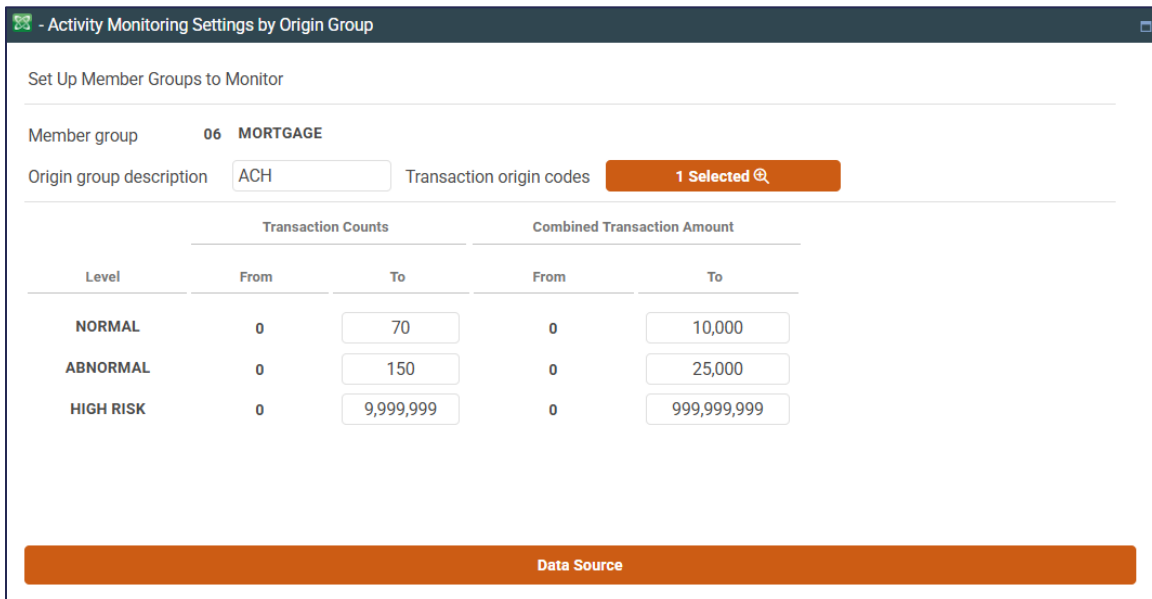


The interface shows a search bar with the text "Jump to description starting with" and "Jump to code starting with". Below it is a search bar with the text "Search for description containing" and a "# of records 23" indicator. There are three buttons: "Select", "Select All", and "Unselect All". Below these is a table with two columns: "Code" and "Description".

Code	Description
01	TELLER PROCESSING
02	SHARE DRAFT/CHECK PROCESSING
03	LOAN DEPARTMENT PROCESSING
04	DIRECT/MAIL POSTING
05	PAYROLL PROCESSING
07	MEMBER TRANSFERS

- In the *Origin group description* field, enter a description for your origin group.

Tool #101 > Member Groups > Add Member Grouping > Add Origin Group



The interface shows a window titled "Activity Monitoring Settings by Origin Group". It has a section "Set Up Member Groups to Monitor" with a "Member group" dropdown set to "06 MORTGAGE". Below it is a text field for "Origin group description" containing "ACH" and a button "Transaction origin codes" with "1 Selected". Below this is a table with two main headings: "Transaction Counts" and "Combined Transaction Amount". Each heading has two columns: "From" and "To".

Level	Transaction Counts		Combined Transaction Amount	
	From	To	From	To
NORMAL	0	70	0	10,000
ABNORMAL	0	150	0	25,000
HIGH RISK	0	9,999,999	0	999,999,999

At the bottom of the window is a button labeled "Data Source".

- In the *To* fields under the Transaction Counts heading, enter the highest number of transactions that your credit union considers to be normal, abnormal, and high-risk.
- In the *To* fields under the Combined Transaction Amount heading, enter the highest dollar amount of transactions that your credit union considers to be normal, abnormal, and high-risk for the type of membership(s) and transaction(s) you're planning to monitor.
- Use Enter to save your changes.

Configure Abnormal Activity Monitoring Settings (Tool #101 > Member Groups > Add Member Grouping)

Origins	Origin Codes	Risk Level	Transaction Count		Combined Transaction Amount	
			From	To	From	To
ACH	0 selected	NORMAL	0	70	0	10,000
		ABNORMAL	71	150	10,001	25,000
		HIGH RISK	151	9,999,999	25,001	999,999,999
CC	1 selected	NORMAL	0	55	0	3,500
		ABNORMAL	56	79	3,501	9,000
		HIGH RISK	80	9,999,999	9,001	999,999,999

9. Add the rest of your origin groups by again selecting **Add Origin Group**. If you are satisfied with your configuration settings, click **Save/Update**.

Determining Accurate Transaction Ranges

For assistance in figuring out the transaction ranges that your credit union considers “normal,” “abnormal,” and “high-risk,”, refer to the Sample/Comparison Dashboard outlined below.

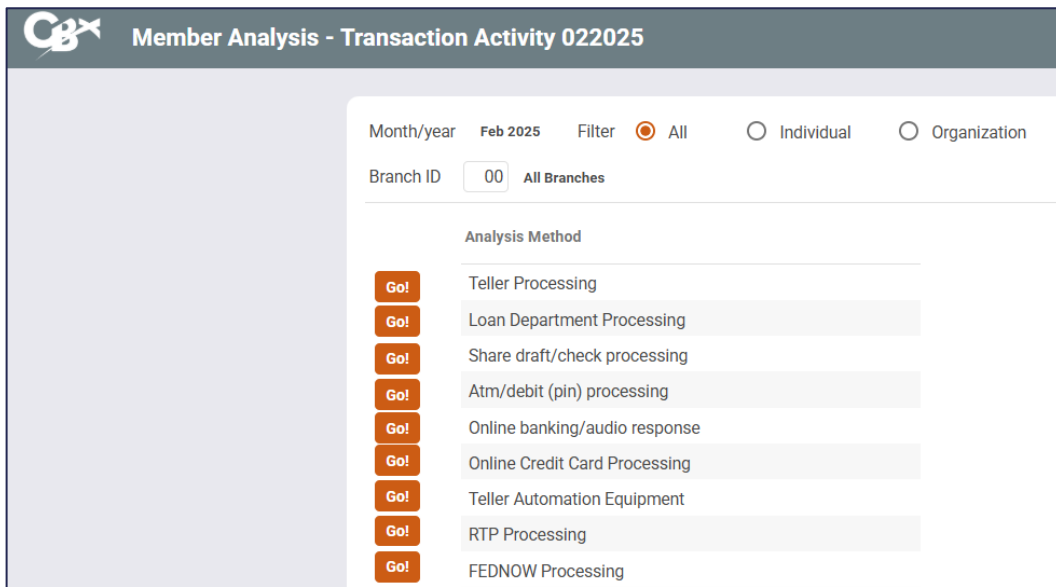
- When considering transaction numbers for a normal range, keep in mind that the Combined Transaction Amount fields count all debits and credits together. For example, a credit of \$100 and a debit of \$100 will equal two transactions and \$200 of money moved.
- Also keep in mind that different membership types will have different amounts, and for this reason, the norms must be set up differently. For example, organizational accounts typically deposit significantly more checks than individual members do.
- Figuring out your ranges may require multiple adjustments. As you begin using the monitoring tool, you will learn more about how many "hits" you get. With this information, you may need to either narrow to minimize false positives or expand to catch a broader range of activity.

Sampling/Comparison Dashboard

A useful tool in helping you determine transaction ranges is the Transaction Activity Summary Compare sampling dashboard.

1. To access this dashboard, use **Tool #775 Sample Transactions by Delivery Channel**.

Member Analysis – Transaction Activity (Tool #775)



Member Analysis - Transaction Activity 022025

Month/year: Feb 2025 Filter: ☒ All ☐ Individual ☐ Organization

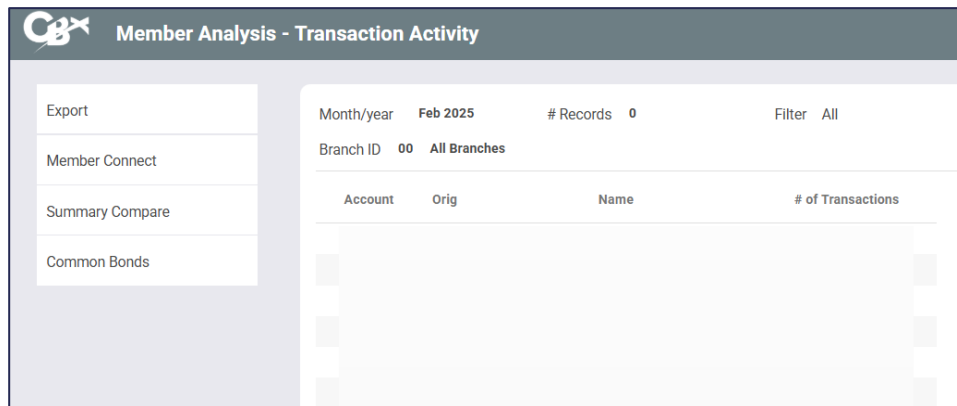
Branch ID: 00 All Branches

Analysis Method

- Go!** Teller Processing
- Go!** Loan Department Processing
- Go!** Share draft/check processing
- Go!** Atm/debit (pin) processing
- Go!** Online banking/audio response
- Go!** Online Credit Card Processing
- Go!** Teller Automation Equipment
- Go!** RTP Processing
- Go!** FEDNOW Processing

- Drill down by origin code to see the number of transactions by member during the previous month by selecting **Go!** next to the origin.

Member Analysis – Transaction Activity (Tool #775 > Go!)



Member Analysis - Transaction Activity

Export

Member Connect

Summary Compare

Common Bonds

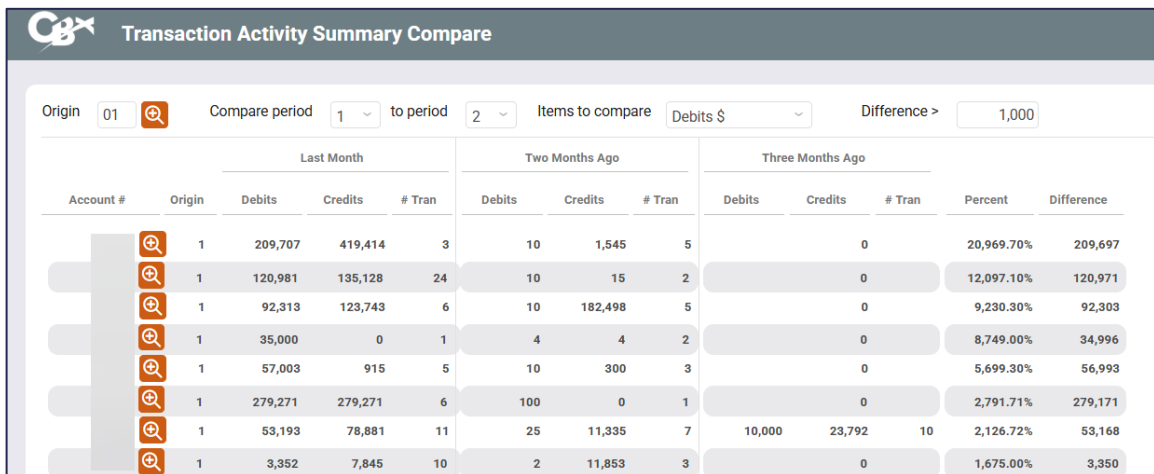
Month/year: Feb 2025 # Records: 0 Filter: All

Branch ID: 00 All Branches

Account	Orig	Name	# of Transactions

- Select **Summary Compare**. You will then be brought to the Transaction Activity Summary Compare dashboard shown below. This screen provides a range of transactions by dollar amounts.

Transaction Activity Summary Compare (Tool #775 > Go! > Summary Compare)



Transaction Activity Summary Compare

Origin: 01 Compare period: 1 to period: 2 Items to compare: Debits \$ Difference >: 1,000

Account #	Origin	Last Month			Two Months Ago			Three Months Ago			Percent	Difference
		Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran		
	1	209,707	419,414	3	10	1,545	5	0	0	0	20,969.70%	209,697
	1	120,981	135,128	24	10	15	2	0	0	0	12,097.10%	120,971
	1	92,313	123,743	6	10	182,498	5	0	0	0	9,230.30%	92,303
	1	35,000	0	1	4	4	2	0	0	0	8,749.00%	34,996
	1	57,003	915	5	10	300	3	0	0	0	5,699.30%	56,993
	1	279,271	279,271	6	100	0	1	0	0	0	2,791.71%	279,171
	1	53,193	78,881	11	25	11,335	7	10,000	23,792	10	2,126.72%	53,168
	1	3,352	7,845	10	2	11,853	3	0	0	0	1,675.00%	3,350

Configuring Abnormal Activity Transaction Patterns

Abnormal activity monitoring groups and patterns are configured via **Tool #101 Abnormal Activity Monitoring Config**. With transaction patterns, transaction activity is compared to the norms for the individual member. Dependent on the pattern type, these patterns can flag activity that appears excessive in transaction amount or quantity, occurs after a period of inactivity, or appears as an unusually higher transaction amount or count for that member. Monitoring transaction patterns can help identify potentially compromised accounts as well as other threat vectors.

Pattern Types

There are with three pattern type options to choose from: velocity, idle activity, and out-of-the-ordinary. Each pattern type presents a unique opportunity to trigger alerts based on different forms of transaction activity.

Velocity Triggers

The velocity trigger will flag accounts which surpass the defined number of transactions and/or total daily transaction amount (\$) within the defined period. These triggers can be particularly helpful for monitoring daily activity.

Scenarios where velocity triggers are helpful for identifying:

- Accounts with an excessive number of transactions per day/week/month
- Accounts with an excessive total daily transaction amount per day/week/month
- Potential account takeovers
- Check kiting
- High-risk gambling activity

Idle Activity Triggers

The idle activity trigger will flag accounts which surpass a defined number of transactions and/or total daily transaction amount (\$) following a defined period of inactivity.

Scenarios where idle activity triggers are helpful for identifying:

- Sudden resurgence of activity in inactive accounts
- Account takeovers
- Check kiting
- Elderly exploitation

Out-of-the-Ordinary Triggers

The out-of-the-ordinary trigger will flag accounts which surpass the defined minimum percentage increase in the average number of transactions and/or average daily transaction amount.

Unlike the other triggers which compare transaction activity to fixed numbers, out-of-the-ordinary triggers flag accounts whose transactions surpass the calculated member average by a defined percentage.

Sometimes, a member's transaction activity might not meet your configured velocity threshold to be flagged as abnormal; however, that does not mean it is normal activity for that member. Out-of-the-

ordinary triggers allow you to compare transaction activity directly against the member's averages to identify significant increases in behavior.

Scenarios where out-of-the-ordinary triggers are helpful:

- Comparing transaction activity against the norms for the member
- Recognizing abnormal activity in accounts with little activity
- Identifying potential account takeovers
- Detecting elderly exploitation
- Identifying money mules

With out-of-the-ordinary triggers, pay attention to the calculation method chosen for calculating the average daily transaction amount (i.e., dividing by the number of days or the number of transactions within the defined period). The calculation method chosen will affect the thresholds you configure. (You will likely need higher thresholds when calculating the average based on the number of days.)

Pre-Configured Patterns

When you first access **Tool #101**, you may notice that AuditLink has already uploaded several pre-configured patterns to your library. Please note that some of these pre-configured patterns may not be useful for your credit union, and the majority of these patterns will need to be adjusted according to your credit union's unique dataset.

Default Configuration Adjustments

Every credit union has a different membership composition, risk profile, and complexity level.

The first step is to adjust the default pattern configurations to better align with the transaction behavior of members specific to your credit union.

Configuration Starting Point

Determine a starting point for adjusting each of the 30 patterns by using **Tool #775 Sample Transactions by Delivery Channel**. This will assist you in establishing average activity levels on which to base pattern thresholds.

Member Analysis – Transaction Activity (Tool #775)

Member Analysis - Transaction Activity 122024

Month/year: Dec 2024 Filter: ☒ All ☐ Individual ☐ Organization

Branch ID: 00 All Branches

Analysis Method

- ☒ Teller Processing
- ☒ Loan Department Processing
- ☒ Share draft/check processing
- ☒ Atm/debit (pin) processing
- ☒ Online banking/audio response
- ☒ Online Credit Card Processing
- ☒ Teller Automation Equipment
- ☒ RTP Processing
- ☒ FEDNOW Processing
- ☒ Cryptocurrency Integrations
- ☒ Direct Integrations
- ☒ Debit card (sig) processing
- ☒ ACH Processing
- ☒ Phone operator processing
- ☒ Bill PAY/P2P (batch)
- ☒ Certificate Processing
- ☒ Direct/mail posting
- ☒ Account adjustments

Navigation icons: ← → ↑ ⏸ 🔗 ⓘ ? @

For example, the graphic below shows the highest number of debit card transactions for any member was 519 during the month of December. That breaks down to about 16.7 debit card transactions per day.

Member Analysis – Transaction Activity (Tool #775 > Debit card (sig) processing)

Member Analysis - Transaction Activity

Export

Member Connect

Summary Compare

Common Bonds

Month/year: Dec 2024 # Records: 34,161 Filter: All

Branch ID: 00 All Branches

Account	Orig	Name	# of Transactions
			519
			508
			481
			446
			405
			390
			362
			362
			362
			355

You will need to dig a little deeper to learn more about average transaction amounts. Note the account number of the member with the highest number of transactions. Search this account in member inquiry, select the Participation/Products tab, and select **Transaction Activity**. The dashboard shows the member's activity over the past three months. Select **Compare to All Members**. The All Mbrs Average Totals column displays each origin's average amount/number of transactions for all memberships.

Current Month Activity Compare (Inquiry > Participation/Products > Transaction Activity)

Current Month Activity Compare									
Daily Averages Compare to All Members Monthly Totals									
Member Member branch 5 Activity branch 5 0.0% Most used branch 5 0.0%									
Current Totals 3 Months Average Totals All Mbrs Average Totals									
Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESSI	0	0	0	0	2812	0	1723	4616	2
LOAN DEPARTMENT	0	0	0	420	0	0	3806	4160	1
ACH NETWORK PRO	100	4420	6	198	5872	7	5127	5632	8
ATM/DEBIT (PIN)	941	0	19	1386	0	25	710	347	14
PHONE OPERATOR	0	0	0	333	0	0	2857	0	1
DEBIT CARD (SIG	5566	2630	384	7040	3988	442	1152	433	26
CREDIT CARD PRO	257	0	12	895	0	11	731	66	12
ONLINE BANKING/	6290	6290	72	15766	15766	124	3689	3675	12
AUTOMATIC SYSTE	0	0	2	0	5	2	33	59	4

Use these statistics to determine how to set the number of transactions to watch for in the configuration settings. Below, we show an example of a velocity trigger pattern, setting the threshold for the number of transactions slightly higher than the average we calculated for the member with the most transactions.

Configure Abnormal Activity Monitoring Settings – Transaction Patterns (Tool #101)

Configure Abnormal Activity Monitoring Settings	
Save/Update	Set Up Transaction Patterns to Monitor Pattern name V5 DBT DLY Last maintained 10/19/2021 by /0 Description Uncover high velocity debit card activity Velocity Triggers For individual memberships Watch for 10 or more transactions during a period of 1 day(s) Watch for a total daily transaction amount of 2,000 or more (whole dollars) during a period of 1 day(s) For organizational memberships Watch for 8 or more transactions during a period of 1 day(s) Watch for a total daily transaction amount of 3,000 or more (whole dollars) during a period of 1 day(s)

Setting Up New Transaction Patterns

To set up transaction patterns from scratch, follow the directions below.

1. Launch **Tool #101 Abnormal Activity Monitoring Config** and select *Transaction Patterns (compare members to norms for that member)*.
2. Select **Add Pattern**.

Configure Abnormal Activity Monitoring Settings – Transaction Patterns (Tool #101)

3. Input a *Pattern name* and *Description*.

- We recommend inputting a descriptive pattern name since these appear within the monitoring dashboard.

4. Select the Saving/Loan product(s) to watch for this pattern.

5. You then have options to filter the pattern to monitor only specific types of transactions.

- You can limit the pattern to monitor only P2P, RDC, or shared branch transactions. (You cannot check multiple boxes.)
- You can filter the pattern to monitor only specific origin code(s). (When monitoring only P2P, RDC, or shared branch transactions, you cannot filter by specific origin codes.)
- You can select to monitor withdrawals only, deposits only, or specific transaction codes. (In order to select specific transaction codes, you must set the *Include* field to *Select by trans code*.)
- With the last filter option, you can monitor only transactions with specific merchant category codes (MCC). (You will need to set up the MCC monitoring groups separately via **Tool #1024 Configure Credit Union MCC Groups**.)

6. At this point, choose which pattern type (velocity, idle, or out-of-the-ordinary) to configure.

Velocity Trigger

Velocity patterns are helpful for identifying an excessive number or amount of transactions over a configured period of time.

After selecting Velocity trigger as the Pattern Type and selecting **Continue**, you will be brought to the configuration detail screen shown below. Configure the trigger to flag accounts which surpass the defined number of transactions and/or total daily transaction amount (\$) within the defined period.

Tool #537 > Transaction Patterns > Add Pattern > Velocity Trigger

Save/Update

Configure Abnormal Activity Monitoring Settings

ADD

Set Up Transaction Patterns to Monitor

Pattern nameTestLast maintained08/22/2025by

DescriptionTest

Velocity Triggers

For individual memberships

Watch for or more transactions during a period of day(s)

Watch for a total daily transaction amount of 0 or more (whole dollars) during a period of day(s)

For organizational memberships

Watch for or more transactions during a period of day(s)

Watch for a total daily transaction amount of 0 or more (whole dollars) during a period of day(s)

 If both counts and \$ amounts are configured, the period must be the same for both. In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.

(7175) 8/22/25

Idle Activity Trigger

Idle activity patterns flag accounts with abnormally high transaction activity after a period of inactivity.

After selecting Idle activity trigger as the Pattern Type and selecting **Continue**, you will be brought to the configuration detail screen shown below. Configure the trigger to flag accounts which surpass a defined number of transactions and/or total daily transaction amount (\$) following a defined period of inactivity.

Tool #537 > Transaction Patterns > Add Pattern > Idle Activity Trigger

Save/Update

Configure Abnormal Activity Monitoring Settings

ADD

Set Up Transaction Patterns to Monitor

Pattern nameTestLast maintained08/22/2025by

DescriptionTest

Idle Activity Triggers

For Individual Memberships

Watch for or more transactions following a period of inactivity of day(s)

Watch for a total daily transaction amount of 0 or more (whole dollars) following a period of inactivity of day(s)

For Organizational Memberships

Watch for or more transactions following a period of inactivity of day(s)

Watch for a total daily transaction amount of 0 or more (whole dollars) following a period of inactivity of day(s)

 If both counts and \$ amounts are configured, the period must be the same for both. In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.

(7176) 8/22/25

Out-of-the-Ordinary Trigger

Out-of-the-ordinary patterns are useful for identifying abnormal increases in transaction activity over a period of time.

After selecting Idle activity trigger as the Pattern Type and selecting **Continue**, you will be brought to the configuration detail screen shown below. Configure the trigger to flag accounts which surpass the defined minimum percentage increase in the average number of transactions and/or average daily transaction amount.

Tool #537 > Transaction Patterns > Add Pattern > Out-of-the-Ordinary Trigger

The screenshot shows the 'Configure Abnormal Activity Monitoring Settings' interface. At the top, there's a header with the 'CBx' logo, the title 'Configure Abnormal Activity Monitoring Settings', and an 'ADD' button. Below the header, on the left, is a 'Save/Update' button. The main content area is titled 'Set Up Transaction Patterns to Monitor'. It displays the pattern name 'Test' and the last maintained date '08/22/2025'. Below this, the description is 'Test'. The configuration section is titled 'Out-of-the-ordinary Triggers' and is divided into two parts: 'For Individual Memberships' and 'For Organizational Memberships'. Each part has several configuration options: 'Watch for' a percentage increase in average # of transactions over a specified number of days, compared to the average count over the past specified number of days; 'Look at an account only if there were at least' a specified number of transactions over that period; 'Watch for' a percentage increase in average daily trans amounts over a specified number of days, compared to the average \$ amount over the past specified number of days; and 'Look at an account only if there were transactions totaling at least' a specified amount during that period. There are also radio buttons to select the calculation basis: '# of days' or '# of transactions in the period'. A warning message at the bottom states: 'If a percentage is configured for both # and amount, the period must be the same for both. In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.' The bottom of the interface features a navigation bar with various icons and a timestamp '(7177) 8/22/25'.

Save/Update

Set Up Transaction Patterns to Monitor

Pattern name **Test** Last maintained **08/22/2025** by

Description **Test**

Out-of-the-ordinary Triggers

For Individual Memberships

Watch for % or higher increase in average # of transactions over a -day period

Compared to average count over the past days

Look at an account only if there were at least transactions over that period

Watch for % or higher increase in average daily trans amounts over a -day period

Compared to average \$ amount over the past days Calculate average based on ☐ # of days ☐ # of transactions in the period

Look at an account only if there were transactions totaling at least 0 during that period

For Organizational Memberships

Watch for % or higher increase in average # of transactions over a -day period

Compared to average count over the past days

Look at an account only if there were at least transactions over that period

Watch for % or higher increase in average daily trans amounts over a -day period

Compared to average \$ amount over the past days Calculate average based on ☐ # of days ☐ # of transactions in the period

Look at an account only if there were transactions totaling at least 0 during that period

If a percentage is configured for both # and amount, the period must be the same for both. In order to be shown in the monitoring queue, an account would need to match all criteria for that membership type.

← → ↑ ⏏ 🔗 ⓘ ? 📧 (7177) 8/22/25

Pattern Configuration Test Run

Use the *Run a test* option in **Tool #101 Abnormal Activity Monitoring Config** to test how the changes you made affect the accounts that populate the dashboard.

Configure Abnormal Activity Monitoring Settings (Tool #101)

I6 CC #	Idle	Idle activity credit card	07/26/2021
I7 ACH #	Idle	Idle activity for ACH	07/26/2021
I8 Draft #	Idle	Idle activity for share drafts	07/29/2021
I9 HB #	Idle	Idle activity home banking	07/29/2021
O1 Debit \$	Out-of-Ordinary	Out of the ordinary debit card activity	12/05/2023
O10 HB \$	Out-of-Ordinary	Out of the ordinary home banking transfers	10/19/2021
O11 SB	Out-of-Ordinary	Out-of-the ordinary shared branch activity	08/11/2021
O2 ACH \$	Out-of-Ordinary	Out of the ordinary ACH activity	07/28/2021
O3 ATM #	Out-of-Ordinary	Out of the ordinary ATM deposit activity	10/19/2021
O4 ATMPOSS	Out-of-Ordinary	Out of the ordinary all ATM/POS activity	10/19/2021
Edit Copy Delete View Run a test	Out-of-Ordinary	Out of the ordinary credit card activity	10/19/2021
	Out-of-Ordinary	Out of the ordinary RDC activity	12/05/2023
	Out-of-Ordinary	Out of the ordinary HELOC activity	10/19/2021
	Out-of-Ordinary	Out of the ordinary teller line transactions	10/19/2021
Options...			

After running a test, you may select to *Edit* a pattern to change the configured parameters to better represent abnormal activity for your credit union.

Repeat this process until you are comfortable you have a reasonable review population for each pattern.

Configuration Tracking Template

For each applicable pattern, document the existing configuration prior to making adjustments. Maintaining a record of changes provides written support for when and why a pattern configuration was changed. It also enables the credit union to revert back to a prior configuration if necessary.

IMPORTANT NOTE: *It is not necessary to document the default configuration; in many instances, they are wide open casting a broad net. This process is intended to record the initial and subsequent manual adjustments to the configuration.*

The **Configuration Tracking Template** is used to document the existing configuration and any subsequent changes made to the configuration.

Configuration Tracking Template

ABC Credit Union									
Changed by	Pattern	Origin Code(s)	Description	Initial Configuration Date		Date of Change			
1	I1 SB #	n/a	Idle account activity for shared branching	60 days	Enter the number of accounts returned	1	or more transactions following a period of inactivity	120 days	
				60 days		\$ 1,000.00	or more following a period of inactivity of	120 days	
				60 days		1	or more transactions following a period of inactivity	120 days	
				60 days		\$ 1,000.00	or more following a period of inactivity of	120 days	
2	I2 RDC #	4	Idle account activity for RDC transactions	60 days		2	or more transactions following a period of inactivity	60 days	
				60 days		\$ 250.00	or more following a period of inactivity of	60 days	
				60 days		2	or more transactions following a period of inactivity	60 days	
				60 days		\$ 750	or more following a period of inactivity of	60 days	
3	I3 ATMPOS#	13	Idle account activity ATM/POS	90 days		2	or more transactions following a period of inactivity	90 days	
				90 days		\$ 500.00	or more following a period of inactivity of	90 days	
				90 days		2	or more transactions following a period of inactivity	90 days	
				90 days		\$ 500.00	or more following a period of inactivity of	90 days	
4	I4 P2P #	11	Idle activity on P2P transactions	60 days		2	or more transactions following a period of inactivity	90 days	
				60 days		\$ 500.00	or more following a period of inactivity of	90 days	
				60 days		2	or more transactions following a period of inactivity	90 days	
				60 days		\$ 500.00	or more following a period of inactivity of	90 days	
5	I5 Debit #	16	Idle activity on debit card	30 days		2	or more transactions following a period of inactivity	60 days	
				30 days		\$ 500.00	or more following a period of inactivity of	60 days	
				30 days		2	or more transactions following a period of inactivity	60 days	
				30 days		\$ 500.00	or more following a period of inactivity of	60 days	

(To access the templates mentioned in this booklet, [place a FREE store order.](#))

Configuring Abnormal Activity Stop-No-Go Patterns

The hard-coded Stop-No-Go ACH Deposit pattern can be adjusted to define your acceptable limits for the automated posting of ACH deposits. When the configured thresholds are met, any additional ACH deposits that day for that member will be sent to your exceptions for review, with a reason code of ABNL, allowing you to look for name mismatches, nature and purpose of the account, etc. From there, you can elect to manually post or return the ACH items.

Before you begin configuring ACH stop-no-go patterns, be sure to consider that ACH items exceeding configured thresholds will go into your ACH exceptions. These exceptions will need to be worked by your internal teams. Prior to activating this feature, it is important to consider your thresholds and the impact they may have on back-office teams that are tasked with working ACH exceptions.

Determining Accurate Transaction Ranges

Before configuring the pattern, you'll want to know appropriate ranges for what your credit union considers abnormal ACH activity.

Launch **Tool #775 Sample Transactions by Delivery Channel** and select ACH Processing. You'll be able to see which accounts had the highest transaction activity that month. This will give you an idea of the average transaction numbers, but you will need to dig a little deeper to learn more about average transaction amounts.

Member Analysis – Transaction Activity (Tool #775 > ACH Processing)

Member Analysis - Transaction Activity

Export >
Member Connect >
Summary Compare >
Common Bonds >

Branch ID 00 All Branches
Month/year Aug 2025 # Records 29,906 Filter All

Select

Account

Origin

Name

Transactions

	01	INC.	561
	01		237
	01		184
	01		130
	01		114
	01		106
	01		103
	01		98
	01		98
	01		95
	01		82
	01		77
	01		75
	01		73
	01		62
	01		61
	01		59

← → ↑ ⏸ 🔗 ⓘ ? 🗨

(4539) 9/22/25

Note the account number of the member with the highest number of transactions. Search this account in member inquiry, select the Participation/Products tab, and select **Transaction Activity**. The dashboard shows the member's activity over the past three months. Select **Compare to All Members**. The All Mbrs Average Totals column displays each origin's average amount/number of transactions for all memberships. Focus on the ACH Network Processing origin.

Current Month Activity Compare (Inquiry > Participation/Products > Transaction Activity)

Current Month Activity Compare									
Compare to All Members									
Daily Averages									
Compare to All Members									
Monthly Totals									
Member INC.									
Member branch 30 Activity branch 30 15.3% Most used branch 30 15.3%									
Current Totals			3 Months Average Totals			All Mbrs Average Totals			
Origin	Debits	Credits	# Tran	Debits	Credits	# Tran	Debits	Credits	# Tran
TELLER PROCESSI	265715	1050861	421	368907	526074	595	1783	4472	2
ACCOUNT ADJUSTM	12950	515	4	16725	773	8	8107	7878	1
ACH NETWORK PRO	1039171	265200	62	509201	368333	91	5277	5616	8
ATM/DEBIT (PIN)	0	0	1	0	0	11	720	315	15
DEBIT CARD (SIG	0	0	4	135	0	19	1217	489	27
ONLINE BANKING/	0	0	0	1508	1508	1	3794	3792	12

Use these statistics to determine abnormal thresholds for appropriate configuration settings.

Setting Up ACH Stop-No-Go

To configure ACH Stop-No-Go, launch **Tool #101 Abnormal Activity Monitoring Config** and select *Stop-No-Go Patterns*. Then, select to **Edit** the ACHDEPOSIT pattern.

Tool #101 > Stop-No-Go Patterns

Configure Abnormal Activity Monitoring Settings						
CHANGE						
Data Source						
Set Up Stop-No-Go Patterns to Monitor						
View Edit						
Pattern	Status	Type	Description	Last Maint	By	
ACHDEPOSIT	Active	ACH	ACH deposits over specified limits	Jul 11, 2025		

You can set up the pattern to trigger when an ACH deposit exceeds the defined amount allowed and/or when the number of deposits and cumulative amount total exceeds the configured threshold. You're able to configure two separate limit sets for select membership designation(s) and all other membership designations.

Tool #101 > Stop-No-Go Patterns

Configure Abnormal Activity Monitoring Settings

Save/Update

CHANGE

Set Up Transaction Patterns to Monitor

Pattern name ACHDEPOSIT Last maintained 07/11/25 by

Description ACH deposits over specified limits

☒ Active

Pattern Criteria

For Memberships Designations 1 Selected

Watch for: Single ACH deposit of more than 1200 (whole dollars) OR

ACH deposit(s) of more than 0 per day and total deposit amount over 0

All other Membership Designations

Watch for: Single ACH deposit of more than 500 (whole dollars) OR

ACH deposit(s) of more than 0 per day and total deposit amount over 0 (whole dollars)

8/25/25

Once you are confident with your settings, you can configure the system to begin monitoring ACH deposits against the specified criteria prior to posting by checking the *Active* checkbox.

Be sure your pattern criteria are reasonable prior to activating the monitoring pattern. Once the pattern is activated, when a deposit exceeds the configured thresholds, that deposit and all other ACH deposits that day for that member will not post and will appear in exceptions for review.

Monitoring Abnormal Activity

Monitor abnormal activity for member groups and transaction patterns via **Tool #537 Monitor Abnormal Transaction Activity**. For Stop-No-Go patterns, monitor your ACH exceptions via **Tool #1875 Work ACH Exceptions**.

Monitoring Options Available to Both Member Groups and Transaction Patterns

After configuring your abnormal activity monitoring settings, you can monitor accounts flagged according to your member group or transaction pattern settings via **Tool #537 Monitor Abnormal Transaction Activity**. You'll have several options of how to view and what to do with the information on the Abnormal Activity dashboard. These options are explained below.

Learn how to access the dashboard for member groups on page 25.

Learn how to access the dashboard for transaction patterns on page 29.

View Members with Certain Due Diligence Flag

Monitor activity for memberships you have marked for special attention using the configurable Due Diligence flag. Select which members to view, and the system will display just those members within the member group with the due diligence flag you select.

Additionally, feature will show all transaction activity for those members, even if the counts/dollar amount of transactions fell within your configured “normal” range.

1. Click the **Select** button next to the field Include all activity for members with Due Diligence flag.

Due Diligence Selection (Tool #537 > Member Groups/Transaction Patterns > Due Diligence Flag Select)

The screenshot shows the 'Due Diligence Selection' tool interface. At the top, there's a header with the 'Cb' logo and the title 'Due Diligence Selection'. Below the header, there are search filters: 'Jump to description starting with' and 'Jump to code starting with', both with input fields. Below these is a 'Search for description containing' field and a '# of records' indicator showing '10'. There are three buttons: 'Select', 'Select All', and 'Unselect All'. Below the buttons is a table with two columns: 'Code' and 'Description'. The table lists 10 items, each with a code and a description.

Code	Description
0	DO NOT USE
1	NOT HIGH RISK
2	HIGH RISK
3	DUE DILIGENCE CODE 3
4	DUE DILIGENCE CODE 4
5	DUE DILIGENCE CODE 5
6	DUE DILIGENCE CODE 6
7	ABNORMAL REVIEWED - NOT SUSPIC
8	ABNORMAL REVIEWED - MONITOR
9	DUE DILIGENCE CODE 9

2. From the list of Due Diligence codes, either double-click the code you would like to filter by or select the code and click **Select**.
 - Due Diligence Codes can be configured via **Tool #247 Configure Due Diligence Codes**.

Flag Members in a Certain Age Range

This feature was developed to help you identify members that may be more susceptible to fraud, such as minors or elderly members.

Monitor Abnormal Activity (Tool #537 > Member Groups/Transaction Patterns)

The screenshot shows the 'Monitor Abnormal Activity' tool interface. It has two main sections. The first section is 'Monitor transactions from' with a dropdown menu set to '3rd Month Prior'. The second section is 'Flag if member age is below' with an input field, followed by 'or above' and another input field. Below these sections is a yellow highlighted box with the text '* Highlighted name = Employee'.

To flag (put an asterisk next to) members in a certain age range:

1. Enter the age range in the field *Flag if member age is below XXX or above XXX*. Since there are certain age ranges more at risk than others, it's recommended to always flag those age ranges in all your member groups that you monitor.
2. Use Enter.
3. Members in the age range you selected will have an asterisk next to their age.

Monitor Abnormal Activity (Tool #537 > Member Groups/Transaction Patterns)

Member group to monitor: 0001 INDIVIDUAL

Monitoring settings are based on a date range of 1 month of activity

Monitor transactions from: 3rd Month Prior

Include all activity for members with Due Diligence flag:

Flag if member age is below: 7 or above 70

Show most recent notes for these memo type(s):

* Highlighted name = Employee

Options...

DD	Account	Member Name	Age	Origin	# of Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
0			94 *	ONLINE B	6	175666	29277	HIGH RISK	OP 02/14/25	'Q
0			87 *	ONLINE B	2	200000	100000	HIGH RISK	OP 02/14/25	'Q
0			86 *	ACH NETW	11	265659	24150	HIGH RISK	CP 12/15/20	-X
0			83 *	ACH NETW	16	70691	4418	HIGH RISK	OP 02/14/25	'Q
0			83 *	ATM/DEBI	64	2773	43	HIGH RISK	OP 02/14/25	'Q
0			82 *	ACCOUNT	2	354681	177340	HIGH RISK	OP 02/14/25	'Q

CU*TIP: Click the Age column heading to change the sort order so that the flagged members appear at the top of the list.

Go to Inquiry Screen of a Specific Member on List

This feature, accessible by selecting Inquiry, allows you to look at a member's actual transaction history, view other miscellaneous details about the member, etc. This is a very valuable feature because it allows you to ascertain whether or not the activity you are seeing is actually typical for the member.

Monitor Abnormal Activity (Tool #537 > Member Groups/Transaction Patterns)

Monitor transactions from: 1st Month Prior

Flag if member age is below: or above

* Highlighted name = Employee

Options...

- Inquiry
- Tracker Review
- Activity Analysis

Member Name	Age
	35
	57

Review Tracker Conversations of a Specific Member on List

By selecting Tracker Review, you can create or review Tracker conversations for one of the members on your list.

Monitor Abnormal Activity (Tool #537 > Member Groups/Transaction Patterns)

Monitor transactions from

Flag if member age is below or above

* Highlighted name = Employee

Options...

	Member Name	Age
Inquiry		
Tracker Review		35
Activity Analysis		57

View Configuration Settings

By selecting **View Configuration**, you can view the configuration settings for the member group listed.

Monitor Abnormal Activity (Tool #537 > Member Groups/Transaction Patterns)

View Risk Level

Export

Member Connect

Refresh

Common Bonds

Print Report

View Configuration

Data Source

Monitoring Activity for a Member Group

After setting up your member groups, you can monitor any flagged accounts within **Tool #537 Monitor Abnormal Transaction Activity**.

1. Launch **Tool #537 Monitor Abnormal Transaction Activity**.
2. Select the *Member groups (compare members to norms for the group)* option.

Monitor Abnormal Activity (Tool #537)

CBX - Monitor Abnormal Activity

Work with ☒ Member groups (compare members to norms for the group)

☐ Transaction patterns (compare members to norms for that member)

← → ↑ ⏸ 🔗 ⓘ ? @ (7169)

- Use the lookup button next to the *Member group to monitor* field.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

- Select the member group. Either double-click the member group on which you would like to run the tool or highlight the member group and use **Select**.

Mbr Group Selection: Abnormal Activity (Tool #537 > Member Groups > Member Group to Monitor Lookup)

On the next screen, Monitor Abnormal Activity Across Member Groups, you are now able to view transaction information (total transactions, total dollar amounts, and average dollar amounts) for the transaction(s) and membership type(s) configured for this member group.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

Member activity will appear on the dashboard as “abnormal” or “high risk” based on the member’s transaction count and/or total transaction dollars. If a member’s activity under any particular Origin group happens to fall within two different risk level ranges (e.g., the transaction count shows it as “abnormal” but the \$ amount makes it fall into the “high risk” range), the higher of the two levels will be shown.

- By default, the data is sorted by due diligence code with the highest number at the top of the screen. To update a member’s Due Diligence flag, go to **Tool #15 Update Membership Information**.
- Members that have more than one row (the corresponding rows will be partially blank) are those for whom abnormal/high risk activity is associated with more than one transaction type.

Keep in mind that you will only see the transaction types (origins) that were configured for this member group (e.g., ACH, ATM, debit card, credit card, etc.).

Monitoring Options Available to Member Groups Only

After accessing the abnormal activity monitoring dashboard for member groups, you’ll be able to monitor member groups using the options below, in addition to the monitoring options discussed in the *Monitoring Options Available to Both Member Groups and Transaction Patterns* section on page 22.

Filter by Risk Level

You can filter the Risk Level column to display only accounts showing “high risk” or only accounts showing “abnormal”.

1. Select **View Risk Level**.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

View Risk Level

Export

Member Connect

Refresh

Common Bonds

Print Report

View Configuration

Data Source

Member group to monitor

0001

INDIVIDUAL

Monitor transactions from

3rd Month Prior

Flag if member age is below

☐ or above ☐

* Highlighted name = Employee

Options...

DD	Account	Member Name	Age	Origin
1			57	ATM/DEBI
1			51	ATM/DEBI
1			41	ATM/DEBI
1			47	ATM/DEBI
0			56	ATM/DEBI
0			61	DEBIT CA
				ONLINE B

2. Select the desired risk level option.

Select Risk Level to View (Tool #537 > Member Groups > View Risk Level)

CBX - Select Risk Level to View

Select
☐ All
☐ Normal only
☐ Abnormal only
☒ High risk only

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(7170)

3. Use Enter.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

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

Member group to monitor
0001
INDIVIDUAL
Monitoring settings are based on a date range of 1 month of activity

Monitor transactions from
3rd Month Prior
Include all activity for members with Due Diligence flag
Selected

Flag if member age is below
or above
Show most recent notes for these memo type(s)
Selected

* Highlighted name = Employee

Options...

DD	Account	Member Name	Age	Origin	# of Trans	Trans Dollars	Avg Trans Amt	Risk Level	Last AT Tkr	By
1			57	ATM/DEBI	66	5034	76	HIGH RISK	OP 02/14/25	Q
0			61	DEBIT CA	13	18302	1407	HIGH RISK	OP 02/14/25	Q
				ONLINE B	13	248654	19127	HIGH RISK		
0			67	ONLINE B	6	300263	50043	HIGH RISK	OP 02/14/25	Q
0			69	CREDIT C	44	18270	415	HIGH RISK	OP 02/14/25	Q
				ONLINE B	12	138380	11531	HIGH RISK		
0			58	DEBIT CA	187	11715	62	HIGH RISK	OP 02/14/25	Q
0			69	ACH NETW	8	88551	11068	HIGH RISK	OP 02/14/25	Q
0			71	ACH NETW	7	166378	23768	HIGH RISK	OP 02/14/25	Q
0			44	DEBIT CA	98	13296	135	HIGH RISK	OP 02/14/25	Q
0			44	ATM/DEBI	59	5458	92	HIGH RISK	OP 02/14/25	Q
0			45	ATM/DEBI	54	2350	43	HIGH RISK	OP 02/14/25	Q
0			64	ONLINE B	4	120000	30000	HIGH RISK	OP 02/14/25	Q
0			64	ATM/DEBI	85	3747	44	HIGH RISK	OP 02/14/25	Q
0			55	ONLINE B	14	244180	17441	HIGH RISK	OP 02/14/25	Q
0			69	CREDIT C	142	2695	18	HIGH RISK	OP 02/14/25	Q

Options...

Total # records 1,591
Total # abnormal 0
Total # high risk 1,591

Take note that the number of records shown in the lower right-hand corner of the dashboard will adjust to reflect only the number of accounts with the chosen risk level.

View Transaction Information for a Specific Member on List

By selecting the *Activity Analysis* option, you can view a summary of the transaction activity for the member you selected broken down by origin. Keep in mind that the transaction activity you will be able to view will be for all transaction types (origins) you had configured when setting up your group.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

Member group to monitor

0001 INDIVIDUAL

Monitor transactions from

1st Month Prior

Flag if member age is below

☐ or above ☐

* Highlighted name = Employee

Options...

Inquiry

Tracker Review

Activity Analysis

Member Name	Age
	35
	57

Monitoring Activity for Transaction Patterns

After setting up your transaction patterns, you can monitor flagged accounts via **Tool #537 Monitor Abnormal Transaction Activity**. Review the resulting accounts daily.

Monitor Abnormal Activity – Transaction Patterns (Tool #537)

Export

Member Connect

Show Tracker Info

Refresh

Common Bonds

Print Report

Data Source

Monitor Abnormal Activity

Date to monitor

Jan 27, 2025

Show only members with due diligence flag

Select

Account base to monitor

Show results only for pattern(s)

Select

Flag if member age is below

☐ or above ☐

Show most recent notes for the

Select

DD	Account	Member Name	Age	*	Pattern	Trigger
0			55		V8 DRAFT D	4 trans totaling \$150,778 over a period of 1 days
0			55		O9 Dfts #	# trans up 900%, \$ amt up 999% (over 1 days comp to 90-day avg)
0			62		O2 ACH \$	# trans up 700%, \$ amt up 999% (over 7 days comp to 60-day avg)
0			46		V-Crypto	2 trans totaling \$2,500 over a period of 1 days
0			67		O2 ACH \$	# trans up 325%, \$ amt up 328% (over 7 days comp to 60-day avg)
0			59		V4 P2P DLY	3 trans totaling \$3,010 over a period of 1 days
0			59		I4 P2P #	3 trans totaling \$3,010 after 90 days of no activity
0			56		V6 CC DLY	8 trans totaling \$1,125 over a period of 1 days
0			83		I9 HB #	4 trans totaling \$32,000 after 90 days of no activity
0			55		O2 ACH \$	# trans up 281%, \$ amt up 554% (over 7 days comp to 60-day avg)
			35		V6 CC DLY	11 trans totaling \$4,015 over a period of 1 days
			38		O6 RDC #	# trans up 999%, \$ amt up 999% (over 1 days comp to 45-day avg)
			124		O2 ACH \$	# trans up 320%, \$ amt up 999% (over 14 days comp to 60-day avg)
			80		O8 TLR #	# trans up 999%, \$ amt up 999% (over 1 days comp to 90-day avg)

Inquiry

Tracker Review

Current Month Activity

View Pattern Config

Options...

Total # of accounts 92

There may be instances where less time is needed to assess whether a pattern needs to be adjusted. For example, you may want to adjust your pattern if your test run yields a large number of accounts with

normal activity (false positives). See page 34 to learn more about *Transaction Pattern Adjustments for False Positives*.

While you are monitoring abnormal transaction activity, we recommend you document the accounts you’ve reviewed and track the false positive ratio for the pattern. You may do so by using the *Review Tracking Template* and using the *Hit Tracking Template*.

Monitoring Options Available to Transaction Patterns Only

After accessing the abnormal activity monitoring dashboard for transaction patterns, you’ll be able to monitor transaction patterns using the options below, in addition to the monitoring options discussed in the *Monitoring Options Available to Both Member Groups and Transaction Patterns* section on page 22.

View Current Month Activity

To view an account’s activity for the current month, select the account on the dashboard, then select the *Current Month Activity* option.

Monitor Abnormal Activity (Tool #537)

Inquiry

Tracker Review

Current Month Activity

View Pattern Config

Options...

View Members Who Triggered a Certain Pattern

To view only those accounts who’ve triggered a certain pattern, select Show results only for pattern(s).

Monitor Abnormal Activity (Tool #537)

Cg

Monitor Abnormal Activity

Export

Member Connect

Show Tracker Info

Refresh

Date to monitor

Jun 25, 2025

Account base to monitor

Flag if member age is below

or above

Show only members with due diligence flag

Select

Show results only for pattern(s)

Select

Show most recent notes for the

Select

DD

Account

Member Name

Age

*

Pattern

Trigger

You’ll be able to select multiple patterns to limit the dashboard results by.

Monitor Abnormal Activity Patterns (Tool #537 > Show results only for pattern(s))

 **Monitor Abnormal Activity Patterns**

Jump to description starting with

Jump to code starting with

Search for description containing

of records 32

SelectSelect AllUnselect All

Code	Description
I1 SB #	Idle account activity for shar
I10 Wire #	Idle activity for wire transfe
I2 RDC #	Idle account activity for RDC
I3 ATMPOS#	Idle account activity ATM/POS
I4 P2P #	Idle activity on P2P transacti
I5 Debit #	Idle activity on debit card
I6 CC #	Idle activity credit card
I7 ACH #	Idle activity for ACH
I8 Draft #	Idle activity for share drafts
I9 HB #	Idle activity home banking
O1 Debit \$	Out of the ordinary debit card
O10 HB \$	Out of the ordinary home banki
O11 SB	Out-of-the ordinary shared bra

Code	Description
O2 ACH \$	Out of the ordinary ACH activi
O3 ATM #	Out of the ordinary ATM deposi
O4 ATMPOS\$	Out of the ordinary all ATM/PO
O5 CC #	Out of the ordinary credit car
O6 RDC #	Out of the ordinary RDC activi
O7 Heloc#	Out of the ordinary HELOC acti
O8 TLR #	Out of the ordinary teller lin
O9 Dfts #	Out of the ordinary draft clea
V-Crypto	Velocity Crypto Transactions
V1 SB DLY	Uncover excessive shared branc
V10 Wires	Uncover high velocity wire act
V2 RDC 2DY	Uncover excessive RDC activity
V3 ATM DLY	Uncover high velocity ATM or P

SelectSelect AllUnselect All

↑↓

↑↓

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Review Transaction Pattern Flagged Accounts

The dashboard for **Tool #537** displays the flagged accounts, patterns triggered, and transaction activity that triggered the pattern. Remember: just because an account surpasses the trigger threshold does not mean the activity is abnormal for the member.

To take a deeper look at the account's transaction activity, select the flagged account and the *Inquiry* option to jump into member inquiry. Viewing the transaction history allows you to ascertain whether or not the activity is actually abnormal for that member.

There are several things you should be looking for when reviewing the accounts within the dashboard.

- What is the nature and purpose of the account? (Do they have a regular ACH payroll deposit? Does the member have a loan with the credit union? How long have they been a member? Etc.)
- If transactions are incoming, does it look like potential layering activity? Are the funds still in the account? Were payment applications used to move funds out of the account? Did the member purchase cryptocurrency?
- If transactions were outgoing, what were they funded by (wire transfers, payment applications, etc.)?
- How old is the member? Were they the individual who conducted the transaction, or was it a joint owner?

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Review Tracking Template

An actual review of account transactions is the best way to distinguish false positives from those that have potentially fraudulent activity.

Use the Review Tracking Template to document the results of your review of accounts that appear in **Tool #537 Monitor Abnormal Transaction Activity**.

Review Tracking Template

ABC Credit Union									
#	Activity Date	Review Date	Pattern	Account	Trigger	Configuration	Review Notes	Worthy of Review	False Positive
1	4/22/2021	4/23/2021	V7 ACH DLY	XXXXX	10 trans totaling \$8279 over 1 day	10 or more trans during a period of 1 day and \$7500 or more during 1 day			X
2	4/22/2021	4/23/2021	I7 ACH #	XXXXX	2 trans totaling \$5531 after 90 days inactivity	1 or more trans after 90 days of inactivity and \$5000 or more after 90 days			X
3	4/22/2021	4/23/2021	V5 DBT DLY	XXXXX	14 trans totaling \$68911 over 3 days	8 or more trans during a period of 3 days and \$10000 or more during 3 days		X	
4	4/22/2021	4/23/2021	V9 HB DLY	XXXXX	5 trans totaling \$150000 over 1 day	5 or more trans during a period of 1 day and \$10000 or more during 1 day		X	
5	4/22/2021	4/23/2021	V5 DBT DLY	XXXXX	11 trans totaling \$10196 over 3 days	8 or more trans during a period of 3 days and \$10000 or more during 3 days			X
6	4/22/2021	4/23/2021	V9 HB DLY	XXXXX	6 trans totaling \$80000 over 1 day	5 or more trans during a period of 1 day and \$10000 or more during 1 day		X	
7	4/22/2021	4/23/2021	I7 ACH #	XXXXX	1 trans totaling \$6583 after 90 days inactivity	1 or more trans after 90 days of inactivity and \$5000 or more after 90 days			X
8									
9									
10									
11									
12									
							Worthy of Review	3	43%
							False Positive	4	57%
							Total	7	

(To access the template, [place a FREE store order.](#))

Hit Tracking Template

To determine the false positive rate, it is important to review an adequate sample of accounts within the origin under consideration and over an ample amount of time.

Use the **Hit Tracking Template** to determine the ratio of false positives vs. accounts with potentially fraudulent activity (i.e., accounts worthy of review).

Hit Tracking Template

ABC Credit Union																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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For each applicable pattern, record the number of accounts reviewed and the date of the review. Enter “NH” (i.e., “no hits”) if the pattern returned no results.

(To access the template, [place a FREE store order.](#))

Monitoring Stop-No-Go Patterns

For the ACHDEPOSIT stop-no-go pattern, once a member’s ACH deposit reaches the configured thresholds for the stop-no-go pattern, the deposit that triggered the pattern (along with any additional ACH deposits that day for that member) will be sent to your ACH exceptions.

You can view and work your stop-no-go ACH exceptions within **Tool #1875 Work ACH Exceptions**. These exceptions will be listed with a reason code of ABNL. You can use the **Select** button next to *Show only exception type(s)* to filter the results by only those with the ABNL code.

Work with Daily ACH Exceptions (Tool #1875)

Search for

Show only exception type(s)

Select

Options...

Cd	Ty	I	O	Reason	Depositor ID	ACH Name	Company Name	Account #	ACH Item Amount	Available Balance
32	SD			ABNL			HONEYWELL INTERN	-000	1967.66	45.00
22	SD			ACCT			CITI CARD TRIAL		.07	.00

Review these exceptions daily and determine whether to post or return the item.

Adjust your pattern settings based on the actions taken with these exceptions.

Documenting Your Member Group Activity Review

Once you have completed your review of account activity, it is important to record your conclusions. This will not only serve as evidence of your review but will also create a history of notes for any future reviews.

1. Highlight the account and select the *Tracker Review* option from the Abnormal Activity Monitoring dashboard.

Monitor Abnormal Activity Across Member Groups (Tool #537 > Member Groups)

Member group to monitor

0001 INDIVIDUAL

Monitor transactions from

3rd Month Prior

Flag if member age is below

7 or above 70

* Highlighted name = Employee

Options...

Inquiry

Tracker Review

Activity Analysis

Member Name

Age

94 *

87 *

2. From the Member Tracker Review screen, select the existing Audit Tracker entry and choose the option to *Update*.

Member Tracker Review (Tool #537 > Member Groups > Tracker Review)

Member Tracker Review

Consolidate Trackers >
Work Followups >
Tracker Entry >
Cross Sales Tasks >

Member

Member Tracker Review

Date
Time
Account Type
Reference
Tracker Type

Date	Time	Type	Reference	Speaking with	Tracker Type	Emp ID
2/14/2025	7:46:51	000	Audit Tracker		AUDT	Q
10/15/2024	17:14:48	000	Contact		MBV	B5
5/03/2024	10:58:50	000	DECEASED		BIO	DG
3/31/2022	10:17:30	000	transfer 3-31		GT	RA
12/30/2021	18:07:37	000	SALES TRACKER		SALE	K3
8/01/2020	9:12:21	000	Phone Op Call		GT	PJ

CU*TIP: It is recommended to create a specific Memo Type under the Audit Tracker Type in order to distinguish abnormal activity monitoring trackers from other trackers.

Transaction Pattern Adjustments for False Positives

Adjust the applicable pattern configurations based on the resulting ratios. The pattern criteria (days and/or dollar amounts) should be raised, lowered, or remain the same depending on the composition of false positives vs. accounts worthy of review. Conduct this analysis periodically—at least annually—in order to determine false positive rates and make necessary configuration adjustments.

IMPORTANT NOTE: The configuration change should not impact the accounts that were worthy of review. Those accounts should still appear in results just as they did prior to the configuration change.

An Example

As an example, over the course of 5-days (5/17 – 5/21), 24 accounts were reviewed for out-of-the-ordinary ATM/POS activity. Of the accounts, 75% (18) were false positives. This is an indication that the number of transactions and/or dollar threshold is set too low. Consequently, the number of transactions and/or dollar threshold should be raised to capture fewer false positives.

False Positive Ratios on the Hit Tracking Template

Pattern	Type	Description	5/17 - 5/21				
			Total	WOR	FP	FP Ratio	Raise / Lower / Remain
I10 Wire#	Idle	Idle activity for wire transfers	0	0		0%	Lower
01 Debit\$	Out-of Ord	Out of the ordinary debit card activity	9	4	5	56%	Remain
02 ACH\$	Out-of Ord	Out of the ordinary ACH activity	2	0	2	100%	Remain
03 ATM#	Out-of Ord	Out of the ordinary ATM activity	14	4	10	71%	Raise
04 ATMPOS\$	Out-of Ord	Out of the ordinary ATMPOS activity	24	6	18	75%	Raise
05 CC#	Out-of Ord	Out of the ordinary credit card activity	0	0		0%	Lower
06 RDC#	Out-of Ord	Out of the ordinary RDC activity	0	0		0%	Lower
07 HELOC#	Out-of Ord	Out of the ordinary HELOC activity	0	0		0%	Lower
08 TLR#	Out-of Ord	Out of the ordinary teller line activity	0	0		0%	Lower
09 Dfts#	Out-of Ord	Out of the ordinary draft clearings	28	5	23	82%	Raise

IMPORTANT NOTE: Sometimes changing patterns impacts previously flagged accounts deemed worthy of review. **If this is unavoidable, use due diligence codes and follow-up trackers to mitigate the risk of a previously**

identified account slipping through the cracks after a configuration change.

Average Calculation Method

With out-of-the-ordinary patterns, you have the option to calculate the average daily transaction amount by dividing by the number of days or the number of transactions within the period. The calculation method you choose may affect the false positive rate.

If you choose to calculate by dividing by the number of days, you may experience a higher false positive rate. For example, some members may perform only a few, high-value transactions during the period, which would calculate a low average daily transaction amount when dividing by the number of days. Since the transaction amount would be a large percentage higher than the calculated average, those members' usual high-value transactions could trigger the pattern to flag their account for abnormal activity, despite the behavior being consistent for the member.

As an attempt to reduce the false positive rate, you may switch the calculation method from # of days to # of transactions in the period. When switching calculation methods, be sure to *Run a test* on the pattern to view how the change affects the accounts that populate the dashboard. You will likely have to edit the pattern's thresholds to populate the dashboard with the expected results.

Due Diligence Codes/Trackers

Applying due diligence codes to accounts that have been reviewed for abnormal activity is highly recommended. This enables you to flag accounts with the appropriate risk rating to easily review accounts. Apply a DD code to accounts you consider abnormal for enhanced due diligence. Also, apply an audit tracker to these accounts and utilize the "AB" memo type. If you do not have memo type "AB" configured for your credit union, please contact AuditLink.

You should also apply an audit tracker with memo type "AB" to accounts that are deemed unsuspicious to explain that the activity was normal for that member and clarify no further enhanced due diligence is necessary. The tracker proves you reviewed the account and made your determination.

Utilizing **Tool #664 Print Member Trackers**, you can pull this information out of CBX to "show your work" and provide proof the accounts are being reviewed.