



# How-to Guideline for Adjusting Anomaly Detection Settings

## NAVIGATE TO ANOMALY DETECTION SETTING PAGE: ACH AND WIRES

Anomaly Detection can be changed on the Settings page under the Configuration tab in PATH. When Anomaly Detection is first turned on you will need to navigate to this page if you want to make changes to the defaults set by BBOK.



### INITIAL PARAMETERS

#### RESPONDENT DEFAULT ACH ANOMALY DETECTION

Time Period:	<input type="text" value="90"/>	calendar days ?
Effective Entry Date Threshold:	<input type="text" value="30"/>	business days ?
Batch Total Threshold:	<input type="text" value="25"/>	% ?
Transaction Count Threshold:	<input type="text" value="25"/>	% ?
Transaction Amount Threshold:	<input type="text" value="25"/>	% ?
Account/Routing Number Change Threshold:	<input type="text" value="100"/>	?

Save

#### RESPONDENT DEFAULT WIRE ANOMALY DETECTION

Wire Amount Threshold:	<input type="text" value="100"/>	% ?
New Receiver ABA:	<input type="checkbox"/>	?
New Beneficiary:	<input checked="" type="checkbox"/>	?
US Dollar Foreign Wires:	<input checked="" type="checkbox"/>	?
Originator/Beneficiary Value Threshold:	<input checked="" type="checkbox"/>	?
Non-template Wire Threshold:	<input type="text" value="\$100,000.00"/>	?

Save

### CHANGE PARAMETERS

#### ACH

Batch (Days) can be adjusted up or down using the arrows. You can select 'No' or 'Yes' for 'Download Files with CR/LF's'. Number in fields can be changed by typing in a new number (See glossary below for maximum and minimum settings. Check or uncheck boxes as needed. Click the 'Save' button at the bottom of the screen to update your settings.

ACH	Wires
<b>Duplicate Detection Settings</b>	
Batch (Days): <input type="text" value="62"/>	
<b>Stale Date Settings</b>	
ACH Batch Effective Entry Date Cutoff: <input type="text" value="62"/> days	
<b>File Download Options</b>	
Download Files with CR/LF's: <input type="text" value="No"/>	
Always use main RT in downloaded files: <input type="checkbox"/>	
<b>Anomaly Detection Settings</b>	
Time Period: <input type="text" value="90"/> calendar days ?	
Effective Entry Date Threshold: <input type="text" value="30"/> business days ?	
Batch Total Threshold: <input type="text" value="25"/> % ?	
Transaction Count Threshold: <input type="text" value="25"/> % ?	
Transaction Amount Threshold: <input type="text" value="25"/> % ?	
Account/Routing Number Change Threshold: <input type="text" value="100"/> ?	
Unknown ACH Approver IP Address Detection: <input type="checkbox"/> ?	
<b>Same Day Detection Settings</b>	
Create Separate File for Incoming Same Day Batches: <input type="checkbox"/>	
<b>FTP Processing Settings</b>	
Enable Batch Level Processing for FTP Files: <input type="checkbox"/>	

## WIRES

Number in fields can be changed by typing in a new number (See glossary below for maximum and minimum settings. Check or uncheck boxes as needed. Click the 'Save' button at the bottom of the screen to update your settings.

Anomaly Detection Settings	
Wire Amount Threshold:	<input type="text" value="100"/> % ?
New Receiver ABA:	<input type="checkbox"/> ?
New Beneficiary:	<input checked="" type="checkbox"/> ?
US Dollar Foreign Wires:	<input checked="" type="checkbox"/> ?
Originator/Beneficiary Value Threshold:	<input checked="" type="checkbox"/> ?
Non-template Wire Threshold:	<input type="text" value="\$100,000.00"/> ?
Unknown Wire Approver IP Address Detection:	<input type="checkbox"/> ?

Save

## ANOMALY DETECTION SETTINGS EXPLANATIONS:

### ACH SETTINGS

- **Time Period** - allowable days range from 30 to 90 days, this determines the amount of historical data that is reviewed when determining if an ACH batch is an anomaly to that of matching batches.
- **Effective Entry Date Threshold** - allowable days range from 0 to 30 days, this determines the allowable day difference the Effective Entry Date of a batch can be from the expected Effective Entry Date.
- **Batch Total Threshold** - allowable percentage is 0% to 999%, this determines the allowable amount, by percent, a batch may be above the previous highest batch.
- **Transaction Count Threshold** - allowable percentage is 0% to 999%, this determines the allowable number of transactions a batch contains, by percent, above the previous highest transaction count.
- **Transaction Amount Threshold** - allowable percentage is 0% to 999%, this determines the allowable amount a transaction, by percent, can be higher than the previous highest transaction in matching batches.
- **Account/Routing Number Change Threshold** - allowable number of changes range from 0 to 999, this determines the allowable number of changes made to the account numbers and routing numbers of transactions in a batch.

### WIRE SETTINGS

- **Wire Amount Threshold** - available for use by both the Correspondent and Respondent, sets the percentage a wire amount can be over the highest dollar wire for the Originator (the 5000 field) of a wire.
- **New Receiver ABA** - available for use by both the Correspondent and Respondent, identifies new routing numbers in the Receiver ABA (the 3400 field) for the Originator (the 5000 field) of a wire.
- **New Beneficiary** - available for use by both the Correspondent and Respondent, identifies new Beneficiaries (the 4200 field) for the Originator (the 5000 field) of a wire.
- **US Dollar Foreign Wires** - available for use by both the Correspondent and Respondent, identifies all US Dollar Foreign Wires when that option is selected in the wire creation wizard.
- **Time of Day Threshold** - available for use by only the Correspondent, identifies wires sent later than any other wire by this Originator (the 5000) field.
- **Originator/Beneficiary Value Threshold** - available for use by both the Correspondent and Respondent, identifies the highest dollar wire for the unique Originator (the 5000 field) to Beneficiary (the 4200 field) of a wire.
- **Non-template Wire Threshold** - available for use by both the Correspondent and Respondent, sets the amount for non-template wires to be considered an anomaly.
- **Note:** a blank value means this setting isn't checked and a value of 0 means all non-template wires will be considered an anomaly.



**PATH**  
PAYMENTS ACCESS  
& TRANSACTION HUB