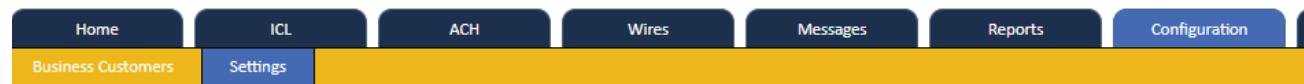


How-to Guideline for Adjusting Anomaly Detection Settings

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:	90	calendar days ?
Effective Entry Date Threshold:	30	business days ?
Batch Total Threshold:	25	% ?
Transaction Count Threshold:	25	% ?
Transaction Amount Threshold:	25	% ?
Account/Routing Number Change Threshold:	100	?

Save

RESPONDENT DEFAULT WIRE ANOMALY DETECTION

Wire Amount Threshold:	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:	\$100,000.00	

Save

CHANGE PARAMETERS

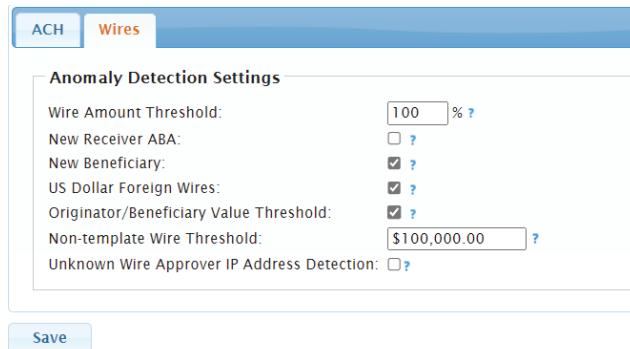
ACH

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																					
Duplicate Detection Settings <table border="0"> <tr> <td>Batch (Days):</td> <td>62</td> <td>↑ ↓</td> </tr> </table>		Batch (Days):	62	↑ ↓																		
Batch (Days):	62	↑ ↓																				
Stale Date Settings <table border="0"> <tr> <td>ACH Batch Effective Entry Date Cutoff:</td> <td>62</td> <td>days</td> </tr> </table>		ACH Batch Effective Entry Date Cutoff:	62	days																		
ACH Batch Effective Entry Date Cutoff:	62	days																				
File Download Options <table border="0"> <tr> <td>Download Files with CR/LF's:</td> <td><input checked="" type="checkbox"/></td> <td>No</td> <td>?</td> </tr> <tr> <td>Always use main RT in downloaded files:</td> <td colspan="3"><input type="checkbox"/></td> </tr> </table>		Download Files with CR/LF's:	<input checked="" type="checkbox"/>	No	?	Always use main RT in downloaded files:	<input type="checkbox"/>															
Download Files with CR/LF's:	<input checked="" type="checkbox"/>	No	?																			
Always use main RT in downloaded files:	<input type="checkbox"/>																					
Anomaly Detection Settings <table border="0"> <tr> <td>Time Period:</td> <td>90</td> <td>calendar days ?</td> </tr> <tr> <td>Effective Entry Date Threshold:</td> <td>30</td> <td>business days ?</td> </tr> <tr> <td>Batch Total Threshold:</td> <td>25</td> <td>% ?</td> </tr> <tr> <td>Transaction Count Threshold:</td> <td>25</td> <td>% ?</td> </tr> <tr> <td>Transaction Amount Threshold:</td> <td>25</td> <td>% ?</td> </tr> <tr> <td>Account/Routing Number Change Threshold:</td> <td>100</td> <td>?</td> </tr> <tr> <td>Unknown ACH Approver IP Address Detection:</td> <td colspan="2"><input type="checkbox"/></td> </tr> </table>		Time Period:	90	calendar days ?	Effective Entry Date Threshold:	30	business days ?	Batch Total Threshold:	25	% ?	Transaction Count Threshold:	25	% ?	Transaction Amount Threshold:	25	% ?	Account/Routing Number Change Threshold:	100	?	Unknown ACH Approver IP Address Detection:	<input type="checkbox"/>	
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Transaction Count Threshold:	25	% ?																				
Transaction Amount Threshold:	25	% ?																				
Account/Routing Number Change Threshold:	100	?																				
Unknown ACH Approver IP Address Detection:	<input type="checkbox"/>																					
Same Day Detection Settings <table border="0"> <tr> <td>Create Separate File for Incoming Same Day Batches:</td> <td colspan="3"><input type="checkbox"/></td> </tr> </table>		Create Separate File for Incoming Same Day Batches:	<input type="checkbox"/>																			
Create Separate File for Incoming Same Day Batches:	<input type="checkbox"/>																					
FTP Processing Settings <table border="0"> <tr> <td>Enable Batch Level Processing for FTP Files:</td> <td colspan="3"><input type="checkbox"/></td> </tr> </table>		Enable Batch Level Processing for FTP Files:	<input type="checkbox"/>																			
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.



The screenshot shows the 'Anomaly Detection Settings' page for 'Wires'. The page has tabs for 'ACH' and 'Wires', with 'Wires' selected. Under the 'Anomaly Detection Settings' section, there are several fields and checkboxes:

- Wire Amount Threshold: 100 %
- New Receiver ABA:
- New Beneficiary:
- US Dollar Foreign Wires:
- Originator/Beneficiary Value Threshold:
- Non-template Wire Threshold: \$100,000.00
- Unknown Wire Approver IP Address Detection:

At the bottom of the page is a 'Save' button.

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.