

Address Change Potential Fraud Report

Provides an efficient way to identify potential fraud activity related to address changes.

Features

- Looks for accounts that have an address change and one or more of a set of secondary transactions or data changes within a certain number of days of one another.
- Secondary transactions or data changes:
 - Signs up for eStatements by setting a specific Member Level Control Flag.
 - Signs up for Bill Pay by setting a specific Member Level Control Flag.
 - Adds or changes a joint owner.
 - Orders a new or existing ATM, debit or credit card.
 - PINN command used to change the Call24 or Home Banking PIN.
 - Overall member share account balances reduced by a defined amount during the specified period.
 - A cross account transfer takes place.
- Reads through monetary and data change history to identify the accounts that qualify as potential fraud items based on specified criteria.
- Control Card options:
 - Date of run
 - Number of days from address change to identify secondary transactions
 - Control flag for eStatements
 - Control flag for Bill Pay
 - Net amount in overall balance reduction during the period
 - Report zip code only changes (Y or N)
- The report generated includes:
 - All the fields that were changed in the address change transaction.
 - All available phone numbers and the previous phone number, if it was changed during the period.
 - All the secondary transactions that occurred during the period.

Problem Solved

183 Butcher Road, Suite B
Vacaville, CA 95687

Phone: (707) 451-2611
Fax: (707) 447-2918

www.problemsolved.com
info@cu-help.com

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continued

Sample report:

ppsfrdrp	Run Date: 04/02/07	LIVE CREDIT UNION	RPSFRDRP	1.0.1	Page:	1
apsfrdrp	Run Time: 12:16:34	Fraud Alert Report 01/28/07 - 03/30/07	Problem Solved S/W	03/30/07	Job#:	1981

Account:	102102					
Name:	TEST\ME					
Name(2):	ALIAS THE CLOWN					
Address:	123 EASY STREET					
	PO BOX 10					
	DIXON, CA 95688 US					
Phone:	707-678-2883 (hm)					
	707-451-2611 (wk) x1234					
	000-301-6777 (ce)					

Change Dt	Address Item Changed	Before Value	After Value			
03/08/07	ADDRESS-LINES(01)	1ST STREET	123 EASY STREET			
03/08/07	CITY	VACAVILLE	DIXON			

*** Cross Account Transfers ***						
		Amount	Entry-Dt	Command	Teller	
From	102102-0 To:	1596	-100.00	03/30/07	SHSH	AKM

*** Reduction Amount Exceeded ***						
Change in Balance	=	-5100.00				
Reduction Flag Amount	=	2500.00				
Sx	Amount	Change	Entry-Dt	Cmd	Teller	
0	-5100.00	-5100.00	03/30/07	SHSH	AKM	

ppsfrdrp	Run Date: 04/02/07	LIVE CREDIT UNION	RPSFRDRP	1.0.1	Page:	2
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Summary Totals for Accounts Processed						
Total Accounts Reported:	1					
Total for Reduction in Balance:	1					
Total for PIN Change:	0					
Total for Cross Account Transfer:	1					
Total for Electronic Statement Flag:	0					
Total for Bill Pay Flag:	0					
Total for New Plastic Order:	0					
Total for Plastic Re-Order:	0					
Total for Owner Change:	0					