

Check Fraud Roundtable Session 1: On-us Fraud Agenda**June 28, 2022**

1. Antitrust review
2. “My Deposit Fraud is Your On-Us Fraud” vs. “My On-us fraud is Your Deposit Fraud”
 - a. Bank perspectives (Are we still working in silos or do we consider the depositor in our on-us decision making?)
 - i. What comes first? Deposit fraud or on-us fraud?
 - b. How much collaboration is actually done internally and/or externally, versus an emphasis on customer protection and loss prevention?
3. Review survey results:
 - a. A simplified survey will have been completed prior to the meeting.
 - b. Unpack overall trends in On-us fraud during this meeting.
 - c. Identify relevant deposit fraud topics from the survey.
4. On-us fraud use cases (Bring examples and details) (*OrboGraph will also bring examples for discussion)
 - a. The most common
 - b. The most painful
 - c. High \$ vs. low \$
 - d. Relationships to other payments (Cross channel; ach, RTP, other)
 - e. New account fraud in dealing with check
 - f. Other
5. On-us fraud detection tactics (Experiences of the group: What works, what doesn't, what else should be considered?)
 - a. Transaction analyze
 - b. Forensic-oriented inspection (image analysis)
 - c. Image review
 - d. Blending these approaches vs. gaps in detection
 - e. SAR: Is this an opportunity for additional detection criteria?
 - f. What else is missing from the equation?
6. Relevant topics: Open forum
 - a. Collaboration strategies, technologies, innovations
 - i. Law enforcement? (Is there something which can be done here? Case management, new capabilities, etc.)
 - b. AML considerations around check detection (Could a FRAML approach using image analysis beneficial?)
 - c. How viable is a 3rd party aggregation point of fraudulent items, profiles, etc.
7. Action items for on-us discussion
8. Meeting #2 framework: Deposit fraud focus

