

Check Fraud Roundtable Session 2: Deposit Fraud Agenda**October 13, 2022**

1. Antitrust review
2. OrboGraph company update
3. Summary of last meeting. Report on action items for on-us prevention improvements.
4. What's new? **Alterations and mail theft!**
 - a. What can we do about it? Group discussion
 - b. Writer Verification: New technology for alteration detection
5. **Deposit fraud: Polling questions** (Note: Due to limited responses previously to a pre-meeting survey, we'll have a series of polling questions available. We'll send the questions in advance.)
 - a. Review responses
 - b. Identify relevant deposit fraud topics from survey
6. **Deposit fraud use cases** (*OrboGraph will also bring examples for discussion)
 - a. The most common/painful (*2-3 FI's present)
 - b. Where is the fraud occurring? Locational, channels, profiles
 - c. Crime rings/bad actors/fraud perpetrators
 - d. Trends and relationships to other payments or banks (Cross channel; ach, RTP, other)
 - e. New account fraud considerations on deposits
7. **Deposit fraud detection tactics** (*2-3 FI's present)
 - a. Capability mapping to fraud use cases
 - b. Transaction analysis
 - c. Forensic-oriented inspection (image analysis): Payee, Validate, other
 - d. Review process for deposits
 - e. Blending these approaches vs. gaps in detection
 - f. What else is missing from the equation?
8. **Consortium/Collaboration approach:**
 - a. Detailed review and discussion of new and existing market alternatives
 - b. Potential impact
9. Open forum
 - a. Law enforcement? (Is there something which can be done here? Case management, new capabilities, etc.)
10. Meeting #3 framework: Subject matter experts and use case discussions

