

Typology	Sub-typology	Rule-type (queue)	Entity type	Logic	Description	Exclusions	Client group	Product type	Thresholds used:	Complex variables used:	Required data points	Unit21 Client-type:
General	Transaction velocity	Suspicious activity	Sender	# of transactions by sender_ID in last X time > Y% of sender_IDs in the same time frame	Sender is performing an abnormal volume of transactions	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 7 days Y% default = 98%	% of sender_IDs # of transactions in the same time frame	transaction ID, transaction date, sender ID	transactions clients
General	Transaction velocity	Suspicious activity	Sender	\$ of transactions by sender_ID in last X time > Y% of sender_IDs in the same time frame	Sender is performing an abnormal volume of transactions	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 7 days Y% default = 98%	% of sender_IDs \$ of transactions in the same time frame	transaction ID, transaction date, sender ID, transaction amount	transactions clients
General	Transaction velocity	Suspicious activity	Receiver	# of transactions by receiver_ID in last X time > Y% of receiver_IDs in the same time frame	receiver is performing an abnormal volume of transactions	Exclude receiver_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 7 days Y% default = 98%	% of receiver_IDs # of transactions in the same time frame	transaction ID, transaction date, receiver ID	transactions clients
General	Transaction velocity	Suspicious activity	Receiver	\$ of transactions by receiver_ID in last X time > Y% of receiver_IDs in the same time frame	receiver is performing an abnormal volume of transactions	Exclude receiver_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 7 days Y% default = 98%	% of receiver_IDs \$ of transactions in the same time frame	transaction ID, transaction date, receiver ID, transaction amount	transactions clients
General	Badlists / watchlists	Suspicious activity	Account / customer	Account added in the last X time flagged for OFAC	new customer flagged for OFAC concerns (via Socure / company internal flags)	Exclude account_IDs already cleared of the same concern	-	all Accounts / wallets	X time default: 1 day	-	account_id, account_opening_time, OFAC flag	Onboarding, Account monitoring
General	Account status	Negative events	Account / customer	Account status changed from good_status to suspicious_status OR bad_status in last X time	Identifying customers who had their account status changed in a negative direction due to events happening outside of Unit21 scope	Exclude account_IDs with voluntary_closure_flag = true, exclude account_IDs already dispositioned in last X time in Unit21	-	all Accounts / wallets	X time default: 1 day	suspicious_status = suspended suspected_fraud frozen_bad_status = fraud disabled deactivated	account_id, account_status, account_status_change_time, previous_account_status, voluntary_closure_flag	Account monitoring
General	Account status	Negative events	Account / customer	Account balance has been negative for over X time	Identifying customers with negative account balances for a period of time exceeding company comfort level	Exclude account_IDs with Account status in bad_status	Exclude "closed" client group	all Accounts / wallets	X time default: 7 days	bad_status = fraud	account_id, account_balance, balance_last_updated_time (or balance_negative_since), account_status	Account monitoring

General	Transaction status	Negative events	Sender	# of transactions by sender_id with bad_tx_status in last X time > Y	Sender has too many returned / failed transactions	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 90 days Y default = 3	bad_tx_status = returned failed canceled disputed	sender_id, transaction date, transaction_id, transaction_status	transactions clients
General	Transaction status	Negative events	Sender	\$ of transactions by sender_id with bad_tx_status in last X time > Y	Sender has returned / failed transactions in too high volume	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 90 days Y default = \$1000	bad_tx_status = returned failed canceled disputed	sender_id, transaction date, transaction_id, transaction_status, transaction_amount	transactions clients
General	Transaction status	Negative events	receiver	# of transactions by receiver_id with bad_tx_status in last X time > Y	receiver has too many returned / failed transactions	Exclude receiver_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 90 days Y default = 3	bad_tx_status = returned failed canceled disputed	receiver_id, transaction date, transaction_id, transaction_status	transactions clients
General	Transaction status	Negative events	receiver	\$ of transactions by receiver_id with bad_tx_status in last X time > Y	receiver has returned / failed transactions in too high volume	Exclude receiver_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 90 days Y default = \$1000	bad_tx_status = returned failed canceled disputed	receiver_id, transaction date, transaction_id, transaction_status, transaction_amount	transactions clients
General	Badlists / watchlists	Saftey-net	Account / customer	account added in the last X time and Account address in known_high_risk_countries list	New customer with address in known high risk country	Exclude account_IDs already cleared of the same concern	-	all Accounts / wallets	X time default: 1 day	known_high_risk_countries = company matchlist	account_ID, account_addresses (or account_country), account_opening_time, known_high_risk_countries matchlist	Onboarding, Account monitoring
General	Badlists / watchlists	Suspicious activity	Account / customer	account added in the last X time and Account email domain in known_high_risk_domains list	New customer with high risk email domain	Exclude account_IDs already cleared of the same concern	-	all Accounts / wallets	X time default: 1 day	known_high_risk_domains = company matchlist	account_ID, account_email (or account_domain), account_opening_time, known_high_risk_domains matchlist	Onboarding, Account monitoring
General	Badlists / watchlists	Suspicious activity	Sender	\$ of transactions by sender_id in the last X time > Y or # of transactions by sender_id in the last X time > Z and sender FI in known_high_risk_FIs matchlist	Sender is using a financial instrument from a high risk financial institution and is exceeding company volume comfort levels	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 7 days Y = \$200 Z = 3	known_high_risk_FIs = company matchlist	sender_id, transaction date, transaction_id, transaction_status, transaction_amount, sender_FI (bank name / issuer name / RTN)	transactions clients

General	Badlists / watchlists	Suspicious activity	receiver	\$ of transactions by receiver_id in the last X time > Y or # of transactions by receiver_id in the last X time > Z and receiver FI in known_high_risk_FIs matchlist	receiver is using a financial instrument from a high risk financial institution and is exceeding company volume comfort levels	Exclude receiver_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time default: 7 days Y = \$200 Z = 3	known_high_risk_FIs = company matchlist	receiver_id, transaction date, transaction_id, transaction_status, transaction_amount, receiver_FI (bank name / issuer name / RTN)	transactions clients
General	Transaction velocity	Suspicious activity	Sender	# of transactions by sender_ID in last X time > # of transactions by sender_ID in prior 3X time	Sender is performing an abnormal volume of transactions compared to own prior history	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time = 30 days	sender_id # of transactions in "prior" time frame	transaction ID, transaction date, sender ID	transactions clients
General	Transaction velocity	Suspicious activity	Sender	\$ of transactions by sender_ID in last X time > \$ of transactions by sender_ID in prior 3X time	Sender is performing an abnormal volume of transactions compared to own prior history	Exclude sender_IDs cleared of the same concern in the last X time	exclude "VIP" client group	all transactions	X time = 30 days	sender_id \$ of transactions in "prior" time frame	transaction ID, transaction date, sender ID, transaction amount	transactions clients
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