Ocrolus

Understanding Suspicious Activity Alerts

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Ocrolus combines algorithmic checks with reviews conducted by fraud specialists to stop fraud in its tracks. Suspicious Activity Alerts are designed to identify missing pages, inform you when the beginning and ending balances of a statement period do not reconcile with the total value of the transactions captured within that period, and flag statements that have been doctored by tampering with a PDF file.

Benefit from Superior Fraud Detection

Image Fraud

Automatically recognize altered and fabricated documents. Ocrolus identifies suspicious activity, including:

- ✔ Incomplete data sets
- ✔ Missing pages
- ✔ Invalid dates and amounts
- ✔ Abnormal fonts
- ✔ Irregular formats

Data Fraud

Ocrolus algorithms learn from documents across hundreds of financial services leaders to continuously improve fraud detection.

- ✔ Leverage pattern recognition to stop bad actors
- ✔ Unearth fictitious identities
- ✔ Get ahead of the latest methods used by fraudsters

How to Interpret Suspicious Activity Alerts

Each Suspicious Activity Flag provides a Primary Reason for the alert, along with a Secondary Reason that helps to contextualize the alert. See the table below for an explanation of Primary Reasons and Secondary Reasons. This breakdown will help you interpret which metric is raising the alert and how to remediate.

Primary Reason	Secondary Reason	Definition	Steps to Interpret and Remediate
Incomplete Information	Incomplete Transaction Data	This indicates that some of the transaction information is not available, for example, because the statement has been redacted or quality is illegible.	1. Check for any illegible parts of a document. 2. Check scanned documents to see if any parts of the page have been cut off. 3. Check the document for hard to read or blurry transaction values. 4. Check for overlapping statement periods, caused by uploading month to date statements. 5. Reach out to support@ocrolus.com if you still have questions.
	Incomplete Statement Period Data	This indicates that part(s) of the statement summary information is not available, for example, because the statement has been redacted or quality is illegible.	1. Check to see you have a complete statement period for the given month. 2. Review the sum of deposit transactions and sum of withdrawal transactions as they may not match the summary information. 3. Reach out to support@ocrolus.com if you still have questions.
	Missing Pages	This indicates that pages within the uploaded statements are missing.	1. Check the original source file to confirm that each page of the statement exists and isn't missing or omitted from the uploaded file. 2. Check whether there is an account number or account opening and closing balance to associate these transactions to. 3. Check if pages from the same statement are uploaded across multiple documents. 4. Reach out to support@ocrolus.com if you still have questions.

Primary Reason	Secondary Reason	Definition	Steps to Interpret and Remediate
Potential Fraud	Invalid Date(s)	This indicates that there are dates occurring in the past/future or dates that do not exist.	1. Look for transactions that fall outside of the statement period as this will calculate a different ending balance from the one printed on the statement. 2. Check the beginning and ending dates for overlapping days between statement periods. 3. Reach out to support@ocrolus.com if you have more questions.
	Invalid Amount or Balance	Examples of this include instances where a comma is misplaced, or there is a discrepancy between the balances and sum of the transaction amounts.	1. Check for the delta between our calculated ending balance and the printed ending balance from the statement. 2. Check the deposit sum and withdrawal sum on the statement period in question. 3. Reach out to support@ocrolus.com if you have more questions.
	Photoshopped Data	This indicates photoshopped formatting or text that is detectable by the human eye.	1. Check for any irregularities or edits to font or formatting. 2. Check that all sections of the statement period are provided, including the daily balance section. 3. Check for changes in formatting across transactions, header or account holder information. 4. Reach out to support@ocrolus.com if you have more questions.

Primary Reason	Secondary Reason	Definition	Steps to Interpret and Remediate
Unreconciled Period	**Reconciliation Error Reason Is Not Identified**	This indicates that a reasonable amount of time was spent trying to rectify a reconciliation error, but the error was not identified.	1. Check for the delta between our calculated ending balance and the printed ending balance from the statement. This is usually under a 1% difference. 2. Review the transactions for any variances. 3. Reach out to support@ocrolus.com if you have more questions.
Potential Duplicates		This indicates that the calculated ending balance is twice that of the printed balance OR the statement has most likely been uploaded to the book twice.	1. Check the documents uploaded in this book. This alert commonly generates when a statement period is uploaded mistakenly within two different PDFs. 2. Check for a MTD statement that has overlapping dates with another statement period in the same book. 3. Review the dates of the statement periods to identify duplicates. 4. Review the calculated ending balance - this is an indicator that the statement was uploaded twice. 5. Reach out to support@ocrolus.com if you have more questions.
File Tampering Detection	**Page Number(s): e.g 2, 3, 6**	Page number where FTD has indicated that a PDF has digital edits or alterations not made by the banking institution occur. Note that the chance of false positives with FTD is near zero.	1. Review the page numbers identified in the flag. 2. Look for variances in font or other anomalies with the text on those specific pages. These variances can be difficult to catch with the human eye so by reaching out to Support, our team can provide you with the FTD images for reference. 3. Review the FTD images provided by Support for where the color discrepancies exist. Each color on the page represents a different font or time in which the data was written on the PDF. Different colors within a single line would indicate where the non-bank edits on the PDF were made.