Excel Sheet Explanation

_≔ Tags

Α

```
A

if (Code Use == yes && R_Level == H && Positive Total Amount >= A_Criteria)

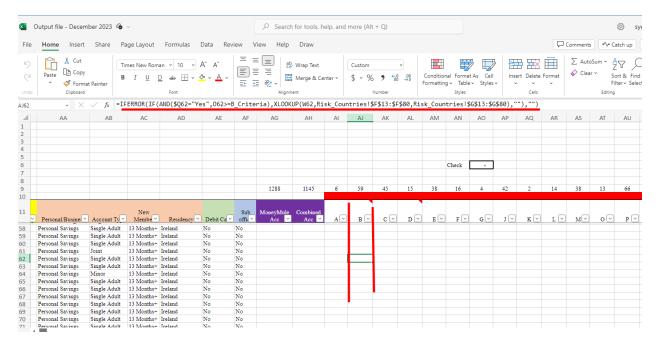
then

A (Critria ka variable hi aajye g)

else

A =""
```

В



=IFERROR(IF(AND(\$Q14="Yes",O14>=B_Criteria),XLOOKUP(W14,Risk_Countries!\$F\$13:\$F\$80,Risk_Countries!\$G\$13:\$G\$80]

Q→ Code Use

O → Positive Total Amount

IF(AND(\$Q14="Yes",014>=B_Criteria)

Code Use == yes && Positive Total Amount >= B_Criteria

then true

XLOOKUP(W14,Risk_Countries!\$F\$13:\$F\$80,Risk_Countries!\$G\$13:\$G\$80),"")

Check if nationality is in Risk Countries i.e display the value B

High Risk Jurisidctions	
Albania	В
Afghanistan	В
Barbados	В
Burkina Faso	В
Cameroon	В
Cayman Islands	В
Croatia	В
Congo (DRC)	В
Democratic People's Republic of Korea	В
Gibraltar	В
Haiti	В
Iran	В
Jamaica	В
Jordan	В
Mali	В
Mozambique	В
Myanmar	В
Nigeria	В
Panama	В
Philippine	В
Senegal	В
South Africa	R

SO, B criteria is

```
if(Code Use == yes && Positive Total Amount >= B_Criteria)
    if(Nationality is in High Risk Jurisidction)
        then col B value = B
    else
        col B value= " "
else
    Col B value = " "
```

There are a list a countries that are pulled from www.fatf-gafi.org and <a href="https://ec.europa.eu/info/business-economy-euro/banking-and-finance/financial-supervision-and-risk-management/anti-money-laundering-and-countering-financing-terrorism/eu-policy-high-risk-third-countries_en each month. These are updated into the table on the platform for use in matching to this criteria.

C

```
=IF(AND($Q61="Yes",K61>C_Criteria),AK$11," ")
Here
```

Q col name = Code_use

K= Lodgment

```
if (Code_use == "Yes" && Lodgement > C_Criteria)
    then Col C value = C
else
    Value of Col C = " "
```

D

No formula written

Ε

```
=IF(AND($Q57="Yes",K57>E_Criteria,R57="EFT"),AM$11,"")
```

```
if (Code_use == "Yes" && Lodgement > E_Criteria && Tran_Detail )
    then Col E value = E
else
    Value of Col E = " "
```

F

=IF(AND(\$Q65="Yes",K65>F_Criteria,AB65="Minor"),AN\$11,"")

AB→ Account Type

```
if (Code_use == "Yes" && Lodgement > F_Criteria && Account Type == 'Minor' )
    then Col F value = F
else
    Value of Col F = " "
```

G

=IF(AND(\$Q63="Yes",K63>G_Criteria,AF63="Yes"),A0\$11,"")

AF→ Sub Office

```
if (Code_use == "Yes" && Lodgement > G_Criteria && Sub Office == 'Yes' )
    then Col G value = G
else
    Value of Col G = " "
```

J

=IF(AND(\$Q97="Yes",\$AE97="Yes",\$097>J_Criteria),\$AP\$11,"")

AE→ Debit Card

 $extsf{O} o extsf{Positive Total Trans Amount}$

```
if (Code_use == "Yes" && Debit Card == "YES" > Positive Total Trans Amount > J_Criteria )
    then Col J value = J
else
    Value of Col J = " "
```

K

=IF(AND(\$Q104="Yes",S104="Yes",N104>K_Criteria),AQ\$11,"")

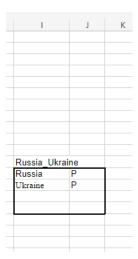
 $\mathsf{S} \!\to \mathsf{Online_DC_Pmt}$

 $N \rightarrow Total Payment$

```
if (Code_use == "Yes" && Online_DC_Pmt == "YES" > Total Payment > K_Criteria )
    then Col K value = K
else
    Value of Col K = " "
```

ı

```
=IF(AND($Q104="Yes",K104>L_Criteria,AC104="0 - 3 Months"),AR$11,"")
K \rightarrow lodgement
AC —→ New Member
  if (Code_use == "Yes" && lodgement > L_Criteria && New Member =" 0 - 3 Months" )
      then Col L value = L
  else
      Value of Col L = " "
M
=IF(AND($Q97="Yes",K97>M_Criteria,$Z97="Business"),AS$11,"")
Z → Business Relationship
Q \rightarrow Code\ Use
K \rightarrow lodgement
  if (Code_use == "Yes" && lodgement > M_Criteria && Business Relationship ="Business" )
      then Col M value = M
  else
      Value of Col M = " "
0
=IF(AND($Q102="Yes",$B102="ATM",$0102>0_Criteria),AT$11,"")
Q \rightarrow Code\ Use
B—→ Teller
O → Positive Total Trans Amount
  if (Code_use == "Yes" && Teller > "ATM" && Positive Total Trans Amount > 0_Criteria )
      then Col \ 0 \ value = 0
  else
      Value of Col 0 = " "
P
= IFERROR(IF(AND(\$0107="Yes",0107>P\_Ctiteria),XLOOKUP(W107,Risk\_Countries!\$1\$13:\$1\$16,Risk\_Countries!\$J\$13:\$J\$16),^{nn}),^{nn})
W —→ Nationality
  if (Code_use == "Yes" && Positive Total Trans Amount > P_Criteria )
      then
           Check if the Nationality is in Russia_Ukraine , if yes
               then then Col Q value = Q
           else
                 Value of Col Q = " "
  else
      Value of Col Q = " "
```



Q

 $= IFERROR(IF(AND(\$Q103="Yes",0103>=Q_Criteria),XL00KUP(AD103,Risk_Countries!\$F\$13:\$S\$80,Risk_Countries!\$F\$13:\$T\$80),""),"")$

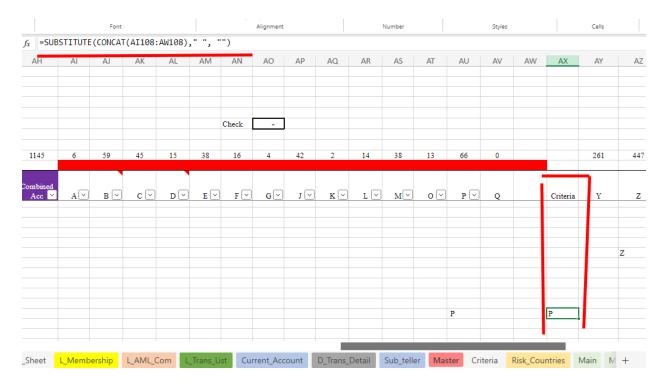
Similar case as that of B

```
firstly
if (Code_use == "Yes" && Positive Total Trans Amount > Q_Criteria )
    then
        Check if the Residency is in Residency Countries , if yes
            then then Col Q value = Q
        else
            Value of Col Q = " "
else
Value of Col Q = " "
```

~	× ✓	fx		
AB	AC	AD	AE	Д
	New			Sı
count Ty	Membe	Residency	Debit Ca	off
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	4 - 12 Month	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	United Kingdom	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
gle Adult	13 Months+	Ireland	No	No
nt	13 Months+	Ireland	No	No
nt	13 Months+	Ireland	No	No
nt	13 Months+	Tealand	No	No

S	Т	U
Residency		
Our Countries		
Argentina		
Australia		
Austria		
Bangladesh		
Belarus		
Belgium		
Brazil		
Bulgaria		
Cameroon	Q	
Canada		
Congo (DRC)	Q	
Costa Rica		
Croatia	Q	
Czech Republic		
Ecuador		
England		
Estonia		
Finland		
France		
Gambia The		
Georgia		
Germany		
Ghana		
Hong Kong		
Hungary		

Criteria



CONCAT(AI106:AW106)

- This function concatenates the values in the specified range AI106:AW106.
- It combines the text values from cells Al106 to AW106 into a single text string.

SUBSTITUTE(..., " ", ""):

- This function replaces occurrences of a specified substring with another substring within a given text string.
- In this case, it replaces spaces with an empty string w.

Y

```
=IF(AND($019>MoneyMule,$AG19="Y"),"Y","")
```

O—→Positive Total Trans Amount

 $AF \rightarrow MoneyMule Acc$

```
firstly
if (Positive Total Trans Amount > MoneyMule && MoneyMule Acc == "Y" )
    then
        Col Z value = A

else
    Value of Col Z = " "
```

Ζ

=IF(AND(\$098>MoneyMule,\$AH98="Z"),"Z","")

O—→Positive Total Trans Amount

AH → Combined Acc

MoneyMule = 100.00

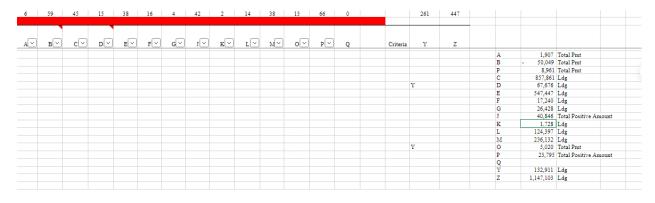
```
firstly
if (Positive Total Trans Amount > MoneyMule && Combined Acc== "Z" )
    then
        Col Z value = A

else
    Value of Col Z = " "
```

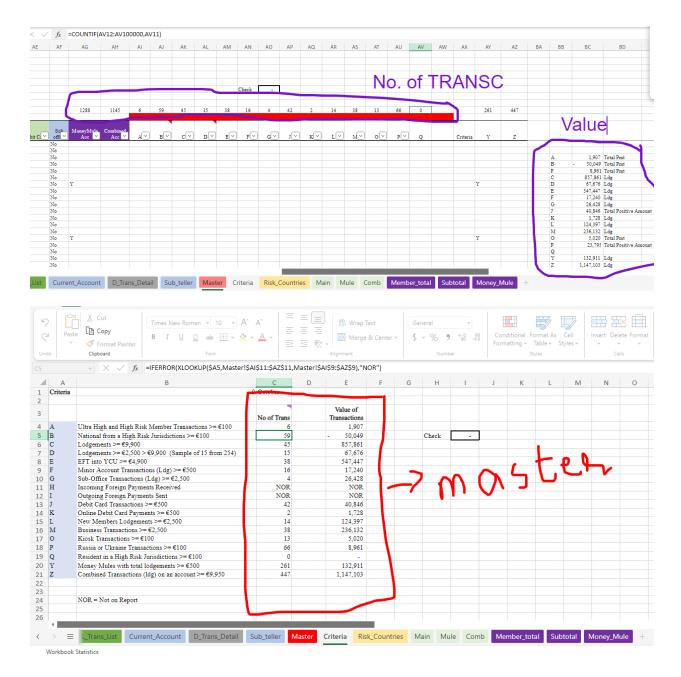
Money Mule 100.00

Sum functions

A	1,907	Total Pmt
В	- 50,049	Total Pmt
P	8,961	Total Pmt
C	857,861	Ldg
D	67,676	Ldg
E	547,447	Ldg
F	17,240	Ldg
G	26,428	Ldg
J	40,846	Total Positive Amount
K	1,728	Ldg
L	124,397	Ldg
M	236,132	Ldg
0	5,020	Total Pmt
P	23,795	Total Positive Amount
Q		
Y	132,911	Ldg
Z	1,147,103	Ldg

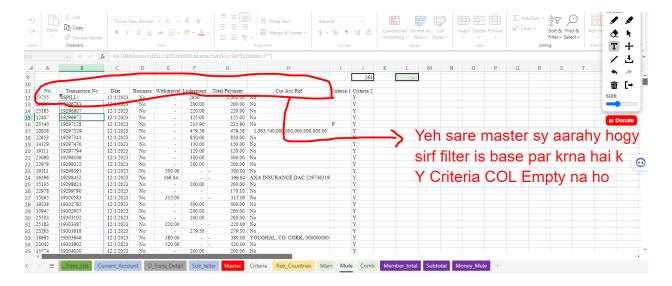


Is mai yahan yahan values aarahi hai unka total Payment k col sy total krna hai



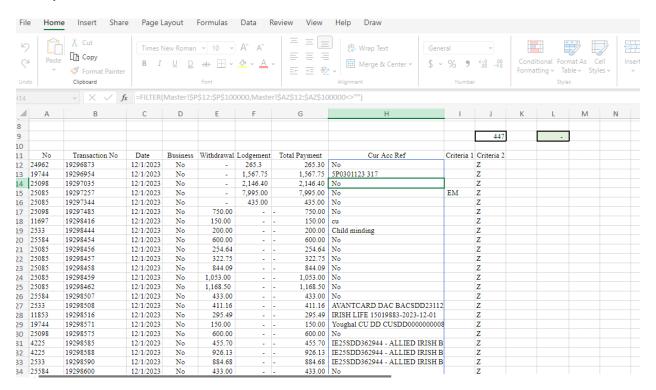
Mule

IS mai hum dekh rahy hai ka AY field from master i.e Y is not empty



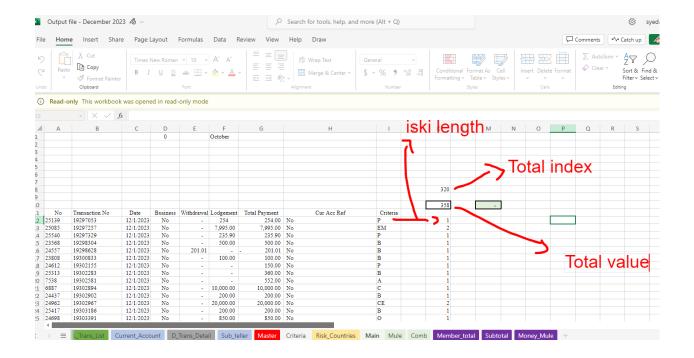
Comb

Similarly for Comb but here it is for Z



Main

it is for Criteria col in master



Values

	Named Cells
A_Criteria	99.99 €
B_Criteria	99.99 €
C_Criteria	9,899.99 €9,
D_Criteria_Upper	9,899.99 €9,
D_Criteria_Lower	2,499.99 €2,
E_Criteria	4,899.99 €4,
F_Criteria	499.99 €:
G_Criteria	2,499.99 €2,
J_Criteria	499.99 €:
K_Criteria	499.99 €:
L_Criteria	2,499.99 €2,
M_Criteria	2,499.99 €2,
O_Criteria	99.99 €
P_Criteria	99.99 €
Q_Criteria	99.99 €
Y_Criteria	499.99 €:
Z_Criteria	9,949.99 €9,