

My answer

Regarding the situation from the assignment, I would choose **option D**: We still do not have enough information about the situation and need to ask further questions from the bank, our customer, or both.

Here is my explanation of how I came to this decision:

After analyzing the transaction history, we can note the following:

1. Frequent cash withdrawals: six large (around 200 GBP) ATM withdrawals in a week
2. Several deposits from various individuals with non-specific references.

We may also note the use of an account from multiple countries within a short period. This is consistent with travel spend such as transactions to Wizz Air or kiwi.com.

In addition, we can see that the customer topped up her account several times, including using British cards. In the letter she claims that she has no other accounts in the UK other than Wise. We also have no other bank contacts.

All of this (especially receiving deposits and quickly withdrawing cash) may indicate fraudulent behavior.

However, the customer's explanation about the nature of transactions (household services and rent payment) sounds plausible, but not supported by more serious evidence. This means that the situation could also be a consumer dispute.

So, the pattern of transactions is concerning but not conclusively fraudulent without more context. To clarify the situation, we need to verify the fact of providing services to Mr. Simmons. Additional information from the reporting bank about the sender's claim can also help make a more informed decision.

Additionally, we can ask the customer to explain the origin of funds credited using her other bank cards and, if necessary, request bank contacts to review her past transactions.

Here are examples of letters that could be written in such a situation:

Response to the bank

«Dear colleagues,

Thank you for your patience as we investigate the reported transaction of £200 from Mr. and Ms. Simmons to our customer, Dyta Olszewska, dated 06.03.2021.

Our customer claims that this money was transferred to her for the provision of household services.

At this stage, we require further information to proceed with our investigation. Specifically, we request the following:

- *Any additional evidence or details your customer can provide regarding the suspected unauthorized access to their mobile banking app.*

- *Confirmation from Mr. and Ms. Simmons about whether any services were agreed upon with Dyta Olszewska.*

We appreciate your cooperation and will continue to monitor the situation closely. Once we have gathered and reviewed the additional information, we will provide a comprehensive update on our findings and any actions we intend to take.

Thank you for your understanding.

Best regards,

Iaroslav Trigub

Fraud Investigation Team»

Response to the customer

«Dear Dyta,

Thank you for your response, however, we need additional information from you to resolve this matter and lift the suspension of your account:

- *Any proof of the household services provided to Mr. and Ms. Simmons, such as invoices, communication, or any other relevant documentation.*
- *Clarification on the nature of your business transactions and the typical services you provide through Gumtree.*
- *Origin of funds credited to the account on February 25, March 7 and March 11 (200, 200 and 180 GBP respectively)*

Your prompt response will help us expedite the resolution of this issue and determine the next steps regarding your account status. Please be assured that we are committed to ensuring a fair outcome and appreciate your cooperation.

Thank you for your understanding and assistance.

Best regards,

Fraud Investigation Team»