WOWYRD · RULE REVIEW

Rule review: management summary

Client: Demo client with 3 business lines (synthetic). Data: 2017-01-01 to 2017-01-31 (daily periods). Cut-off: 2017-01-31 (set for this run). Generated: 2026-11-20 10:02 UTC.

Demo run. The unit costs are demo values, not a client's costs. The transactions and labels are synthetic.

Internal report. Do not share it outside your firm.

This is the short management report. The extended management report (management-extended.html) and the technical report (technical.html) give the detail.

Outcome

15 **Rules reviewed** Rule-hit log and rule catalogue	**54,510** **Transactions reviewed** 2017-01-01 to 2017-01-31, labels known by 2017-01-31	**54,425** **Alerts** 2017-01-01 to 2017-01-31, labels known by 2017-01-31	**6,126** **Confirmed fraud caught (a rule fired)** 6,126 of 6,153 (99.6%); 2017-01-01 to 2017-01-31, labels known by 2017-01-31
27 **Confirmed fraud missed (no rule fired)** 2017-01-01 to 2017-01-31, labels known by 2017-01-31	**45,625** **False alarms** Mature alerts with no fraud; 2017-01-01 to 2017-01-31, labels known by 2017-01-31	**219,000.00 USD** **False-alarm cost (estimate)** Your unit costs; 2017-01-01 to 2017-01-31, labels known by 2017-01-31	

In 2017-01-01 to 2017-01-31, false alarms took 4,562.5 analyst hours and cost 219,000.00 USD. Source: your unit costs and the rule-hit log.

Summed over 3 of the top 3 proposals in this report (each rule counted once), they remove 1,854 alerts and save 6,748.80 USD over the same period. They lose 304 caught fraud cases. This is a backtest on past data, not a forecast. The extended report sums its top 5 the same way, so its figure can be larger.

Top 3 proposals

	PROPOSAL	EXPECTED EFFECT (BACKTEST)	CONFIDENCE
01	`REC-e9f0ff6e` Retire rule Money from 5+ different senders into one account within 5 days (fan-in): 2.4% of its 28,140 alerts with a known outcome were fraud `tp_ffiec_fan_in_5_senders_5d`: Finds one account that collects money from many people, as a collection or mule account does. Retire the rule	58 fewer alerts, 7 caught fraud cases lost, 244.80 USD saved (estimate)	medium
02	`REC-0120446a` Retire rule Transfer above 500 USD: 11.8% of its 51,693 alerts with a known outcome were fraud `tp_u21_transfer_over_500`: Flags every transfer over a low fixed amount, so analysts see most mid-size transfers. Retire the rule	869 fewer alerts, 145 caught fraud cases lost, 3,129.60 USD saved (estimate)	medium
03	`REC-2ced524f` Raise the review score from 1 to 2: 927 fewer alerts in the backtest Retune the threshold	927 fewer alerts, 152 caught fraud cases lost, 3,374.40 USD saved (estimate)	medium

The top 3 of 25 proposals by priority. Effects come from a backtest on 2017-01-01 to 2017-01-31. Selective labels: a declined payment has no outcome, so fraud a rule stopped by declining is not in "caught fraud cases lost". The extended report lists the top 5; the technical report gives every proposal with its evidence and caveats. Quote the REC-… reference in your change

record.

New in our reference set since your last report

Our reference set: version v0.7.0, published 2026-11-18 (built into this collector).

Incoming payments and money-mule signs

Incoming payments not measured: your transactions file has no direction column (for example direction, with values such as in and out).

What changed since the previous report

No previous report was given, so this report is treated as the first one. There is nothing to compare with yet. The next run can compare with this one.

Regulatory status by regulator

> **Not legal advice. This report maps your rules to requirements, in our own short wording. It is not legal advice. You decide how you comply.**

Regulatory statuses as of 2026-11-11 (library date). Check them again before you rely on this report.

REGULATOR	SOURCE	STATUS	RESULTS ON YOUR FILES	AS OF	OFFICIAL SOURCE
Ukraine	NBU Resolution No. 51 of 14.05.2026	in force since 20.05.2026; 6 months to comply	3 not measurable from these files	2026-11-11	bank.gov.ua
	NBU draft of 17.07.2026	draft, not in force	4 gap, 3 partly met	2026-11-11	bank.gov.ua
	NBU Resolution No. 54 of 27.05.2026	in force; grace period ended 02.09.2026	1 not measurable from these files	2026-11-11	bank.gov.ua
	NBU Resolution No. 116 of 07.10.2026	in force since 10.10.2026; 3 months to align internal procedures	2 not measurable from these files	2026-11-11	bank.gov.ua
	Bill 16013	adopted by the Rada 28.10.2026; presidential signature not confirmed	1 not measurable from these files	2026-11-11	itd.rada.gov.ua
EU	EU Payment Services Regulation	agreed, not adopted	1 not measurable from these files	2026-11-11	oeil.europarl.europa.eu
UK	UK PSR Specific Direction 20; Financial Ombudsman Service guidance	in force	1 not measurable from these files	2026-11-11	psr.org.uk
	FCA PS24/17, Financial Crime Guide	guidance in force	1 partly met	2026-11-11	fca.org.uk
US	3 NYCRR 504.3	in force	1 partly met, 1 not measurable from these files	2026-11-11	dfs.ny.gov
	FFIEC BSA/AML Examination Manual, suspicious-activity monitoring	guidance	1 partly met	2026-11-11	bsaaml.ffiec.gov

Rows citing the NBU draft of 17.07.2026 — draft, not in force: its text can change before adoption. Resolutions 51, 54 and 116 are in force. Bill 16013 is a Ukrainian bill, shown here with its status. Our own short wording, not the regulator's text. The extended report lists each check; the technical report gives each finding and its evidence.

Requirements changed since the last review

Your rules are mapped to current requirements. We flag when a new requirement affects them. We follow official publications of regulators in Ukraine, the EU, the UK and the US.

Requirements library read on 2026-11-11. No change file was given for this run, so no changed requirement is listed here.

Requirements still open since the previous report

Requirements with a gap are followed up once two reports compare and the previous one recorded its findings (see above). Not legal advice.

Where the detail is

- Extended management report (management-extended.html): charts, the top five proposals, coverage by fraud type, each changed requirement and each regulatory check.
- Technical report (technical.html): method, per-rule numbers, every proposal with its evidence and caveats, the run record and the rule glossary.