WOWYRD · RULE REVIEW

Rule review: technical report, all business lines

Client: Demo client with 3 business lines (synthetic). Business lines: 3. Generated: 2026-11-20 10:02 UTC.

- Bank transfers: data 2022-09-01 to 2022-09-18 (daily periods), cut-off 2022-09-18, currency USD.
- SEPA transfers: data 2026-10-01 to 2026-11-29 (daily periods), cut-off 2026-11-29, currency USD.
- Mobile money: data 2017-01-01 to 2017-01-31 (daily periods), cut-off 2017-01-31, currency USD.

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.

Method

Each business line is measured on its own files, with its own cut-off and label delay, exactly as a single run. This page puts the lines side by side and adds a total.

Totals add counts. A share in the total row is computed again from the added counts, never by averaging the lines' shares. All lines use USD, so amounts are added too.

The summary file stays per business line: each line's folder holds its own summary.json, made by the same code with the same suppression as a single run. No combined summary is written.

No transaction may appear in two lines: the run stops if one does, so no count is added twice.

Totals per business line

MEASURE	BANK TRANSFERS	SEPA TRANSFERS	MOBILE MONEY	TOTAL
Transactions	58,331	59,161	54,510	172,002
Alerts (transactions with at least one hit)	53,483	42,310	54,425	150,218
Alerts not yet mature (newer than the label delay)	143	5,523	2,674	8,340
Alerts on declined payments (no outcome; left out of precision)	2,129	77	0	2,206
Confirmed fraud (label known by the cut-off)	967	2,078	6,153	9,198
Confirmed fraud with at least one hit	928	1,570	6,126	8,624
Evaluable fraud (mature, not declined)	948	2,063	6,153	9,164
False alarms	50,302	35,155	45,625	131,082

MEASURE	BANK TRANSFERS	SEPA TRANSFERS	MOBILE MONEY	TOTAL
Declined payments with no fraud or disputed label (friction)	2,110	62	0	2,172
False-alarm cost (estimate)	249,889.60 USD	168,992.00 USD	219,000.00 USD	637,881.60 USD
Share of fraud with a rule hit	96.0%	75.6%	99.6%	93.8%

Rules across business lines

Each cell: hits / precision in that line. A dash: the rule did not fire in that line. The total precision comes from the added caught and false-alarm counts.

RULE	BANK TRANSFERS: HITS / PRECISION	SEPA TRANSFERS: HITS / PRECISION	MOBILE MONEY: HITS / PRECISION	TOTAL HITS	TOTAL CAUGHT	TOTAL FALSE ALARMS	TOTAL PRECISION
Money from 5+ different senders into one account within 5 days (fan-in) `tp_ffiec_fan_in_5_senders_5d` Finds one account that collects money from many people, as a collection or mule account does.	1,588 / 6.4%	27,376 / 1.2%	28,140 / 2.4%	57,104	1,057	52,693	2.0%
Large payment on an account less than 30 days old `tp_ffiec_new_account_large_30d` Finds big money movement on a newly opened account.	–	119 / 99.0%	–	119	95	1	99.0%
Many small payments in, then sent out within a day `tp_ffiec_small_in_rapid_out_24h` Finds an account that collects several small payments and passes most of the money on at once.	15,845 / 0.5%	738 / 2.9%	–	16,583	84	14,408	0.6%
Money sent to 5+ different recipients within 5 days (fan-out) `tp_u21_fan_out_5_benef_5d` Finds one sender spreading money to many receivers in a short time.	41,258 / 0.5%	4,461 / 4.0%	–	45,719	362	42,600	0.8%
Spending in the last 3 days doubles the monthly norm `tp_u21_hist_deviation_3d_31d` Finds a sender whose recent outgoing volume jumps far above their own usual level.	–	8,984 / 5.9%	–	8,984	369	5,857	5.9%
Single payment above 9,000 USD `tp_u21_large_txn_9k` Flags any one large payment for a closer look.	12,042 / 3.5%	2,106 / 8.4%	52,667 / 11.9%	66,815	6,451	55,359	10.4%
Money in, then almost all of it sent on within 3 days (layering) `tp_u21_layering_10k_90pct_3d` Finds an account that receives a large sum and quickly passes nearly all of it to other people.	15,502 / 0.9%	699 / 2.1%	–	16,201	131	13,921	0.9%
10+ mid-size payments in 5 days, over 20,000 USD in total `tp_u21_stats_10tx_1k3k_5d` Finds a burst of many similar mid-size payments that add up to a large total.	1,771 / 1.9%	1,227 / 0.5%	–	2,998	36	2,672	1.3%
20+ small payments in 5 days, over 20,000 USD in total `tp_u21_stats_20tx_0_1k_5d` Finds many small payments that together move a large sum.	349 / 0.6%	–	–	349	2	322	0.6%
Repeated payments just under 10,000 USD (structuring) `tp_u21_structuring_9k_10k_5d` Finds payments kept just below a reporting limit to avoid a report.	554 / 2.3%	109 / 7.1%	–	663	13	379	3.3%

RULE	BANK TRANSFERS: HITS / PRECISION	SEPA TRANSFERS: HITS / PRECISION	MOBILE MONEY: HITS / PRECISION	TOTAL HITS	TOTAL CAUGHT	TOTAL FALSE ALARMS	TOTAL PRECISION
Transfer above 500 USD `tp_u21_transfer_over_500` Flags every transfer over a low fixed amount, so analysts see most mid-size transfers.	36,685 / 2.4%	19,455 / 7.7%	54,367 / 11.8%	110,507	8,272	94,912	8.0%
More than 2 wire transfers in 7 days `tp_u21_wire_count_gt2_7d` Finds a sender who uses wire transfers unusually often.	653 / 0.0%	–	–	653	0	528	0.0%
Wire transfers above 4,999 USD in total within 7 days `tp_u21_wire_total_gt4999_7d` Finds a sender who moves a large total by wire in one week.	505 / 0.0%	–	–	505	0	368	0.0%

Proposals per business line

Bank transfers

25 proposals. Evidence, effect and caveats: this line's technical report.

- Retire the rule: Retire rule tp_u21_fan_out_5_benef_5d: 0.5% of its 39,145 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_wire_count_gt2_7d: 0.0% of its 528 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_stats_20tx_0_1k_5d: 0.6% of its 324 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_layering_10k_90pct_3d: 0.9% of its 13,477 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_wire_total_gt4999_7d: 0.0% of its 368 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_ffiec_small_in_rapid_out_24h: 0.5% of its 13,871 alerts with a known outcome were fraud
- Add a missing fraud type: Add a rule for: Gambling winnings arrive with no deposits, then card transfers follow
- Add a missing fraud type: Add a rule for: Large loans are taken and repaid again and again
- Add a missing fraud type: Add a rule for: One type of operation makes up an unusual share of a user's activity
- Add a missing fraud type: Add a rule for: Payment purposes do not fit the merchant's category code
- Add a missing fraud type: Add a rule for: Regular transfers to a personal account look like business activity
- Add a missing fraud type: Add a rule for: A large first payment to a payee never paid before
- Add a missing fraud type: Add a rule for: A new merchant's volume is far above similar merchants, then the merchant closes
- Add a missing fraud type: Add a rule for: Activity at hours unusual for the customer
- Add a missing fraud type: Add a rule for: An older customer suddenly sends a large amount to a new payee
- Add a missing fraud type: Add a rule for: Contacts, device, apps, IMEI, operating system or network address change often
- Add a missing fraud type: Add a rule for: Credits from many different banks into one account
- Add a missing fraud type: Add a rule for: Many senders' accounts share one beneficiary
- Add a missing fraud type: Add a rule for: Merchant account inflows mirror its outflows (transit)
- Add a missing fraud type: Add a rule for: One device fingerprint is used by unrelated users
- Add a missing fraud type: Add a rule for: One user holds many more accounts or cards than similar users
- Add a missing fraud type: Add a rule for: The payee name does not match and the payment still goes
- Add a missing fraud type: Add a rule for: The payment reference mentions investment, crypto or a 'safe account'
- Add a missing fraud type: Add a rule for: Transfers to or from high-risk jurisdictions
- Add a missing fraud type: Add a rule for: Two operations are too far apart to travel between in the time

SEPA transfers

26 proposals. Evidence, effect and caveats: this line's technical report.

- Retire the rule: Retire rule tp_ffiec_small_in_rapid_out_24h: 2.9% of its 621 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_layering_10k_90pct_3d: 2.1% of its 575 alerts with a known outcome were fraud

- Retire the rule: Retire rule tp_u21_stats_10tx_1k3k_5d: 0.5% of its 1,042 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_fan_out_5_benef_5d: 4.0% of its 3,817 alerts with a known outcome were fraud
- Add a missing fraud type: Add a rule for: Gambling winnings arrive with no deposits, then card transfers follow
- Add a missing fraud type: Add a rule for: Large loans are taken and repaid again and again
- Add a missing fraud type: Add a rule for: One type of operation makes up an unusual share of a user's activity
- Add a missing fraud type: Add a rule for: Payment purposes do not fit the merchant's category code
- Add a missing fraud type: Add a rule for: Regular transfers to a personal account look like business activity
- Review a rule that lost precision: Review rule tp_u21_layering_10k_90pct_3d: its fraud share fell from 7.7% to 0.0%
- Review a rule that lost precision: Review rule tp_u21_stats_10tx_1k3k_5d: its fraud share fell from 1.5% to 0.0%
- Add a missing fraud type: Add a rule for: A large first payment to a payee never paid before
- Add a missing fraud type: Add a rule for: A new merchant's volume is far above similar merchants, then the merchant closes
- Add a missing fraud type: Add a rule for: Activity at hours unusual for the customer
- Add a missing fraud type: Add a rule for: An older customer suddenly sends a large amount to a new payee
- Add a missing fraud type: Add a rule for: Contacts, device, apps, IMEI, operating system or network address change often
- Add a missing fraud type: Add a rule for: Credits from many different banks into one account
- Add a missing fraud type: Add a rule for: Many senders' accounts share one beneficiary
- Add a missing fraud type: Add a rule for: Merchant account inflows mirror its outflows (transit)
- Add a missing fraud type: Add a rule for: Money goes round in a circle between accounts within days
- Add a missing fraud type: Add a rule for: One device fingerprint is used by unrelated users
- Add a missing fraud type: Add a rule for: One user holds many more accounts or cards than similar users
- Add a missing fraud type: Add a rule for: The payee name does not match and the payment still goes
- Add a missing fraud type: Add a rule for: The payment reference mentions investment, crypto or a 'safe account'
- Add a missing fraud type: Add a rule for: Transfers to or from high-risk jurisdictions
- Add a missing fraud type: Add a rule for: Two operations are too far apart to travel between in the time

Mobile money

25 proposals. Evidence, effect and caveats: this line's technical report.

- Retire the rule: Retire rule tp_ffiec_fan_in_5_senders_5d: 2.4% of its 28,140 alerts with a known outcome were fraud
- Retire the rule: Retire rule tp_u21_transfer_over_500: 11.8% of its 51,693 alerts with a known outcome were fraud
- Retune the threshold: Raise the review score from 1 to 2: 927 fewer alerts in the backtest
- Add a missing fraud type: Add a rule for: Gambling winnings arrive with no deposits, then card transfers follow
- Add a missing fraud type: Add a rule for: Large loans are taken and repaid again and again
- Add a missing fraud type: Add a rule for: One type of operation makes up an unusual share of a user's activity
- Add a missing fraud type: Add a rule for: Payment purposes do not fit the merchant's category code
- Add a missing fraud type: Add a rule for: Regular transfers to a personal account look like business activity
- Merge overlapping rules: Merge rule tp_u21_transfer_over_500 into tp_u21_large_txn_9k: they overlap on 96.9% of their alerts
- Review a rule that lost precision: Review rule tp_ffiec_fan_in_5_senders_5d: its fraud share fell from 31.3% to 7.2%
- Add a missing fraud type: Add a rule for: A large first payment to a payee never paid before

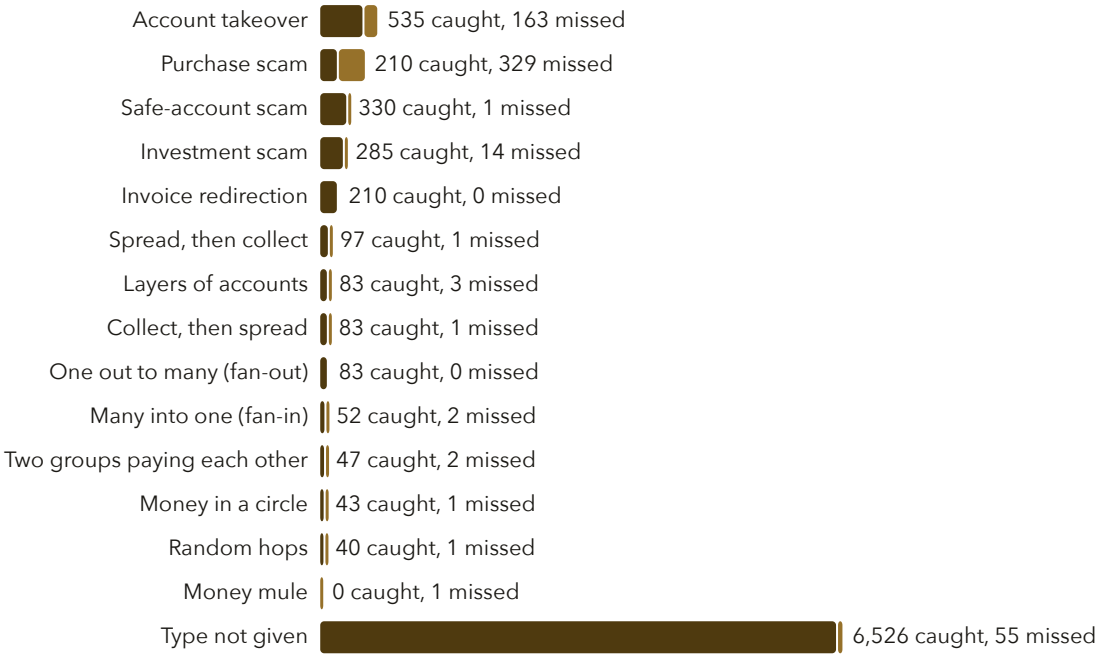
- Add a missing fraud type: Add a rule for: A new merchant's volume is far above similar merchants, then the merchant closes
- Add a missing fraud type: Add a rule for: Activity at hours unusual for the customer
- Add a missing fraud type: Add a rule for: An older customer suddenly sends a large amount to a new payee
- Add a missing fraud type: Add a rule for: Contacts, device, apps, IMEI, operating system or network address change often
- Add a missing fraud type: Add a rule for: Credits from many different banks into one account
- Add a missing fraud type: Add a rule for: Many senders' accounts share one beneficiary
- Add a missing fraud type: Add a rule for: Merchant account inflows mirror its outflows (transit)
- Add a missing fraud type: Add a rule for: Money goes round in a circle between accounts within days
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- Add a missing fraud type: Add a rule for: Transfers to or from high-risk jurisdictions
- Add a missing fraud type: Add a rule for: Two operations are too far apart to travel between in the time

What changed since the previous report

- Bank transfers: 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: give it this folder with --previous.
- SEPA transfers: 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: give it this folder with --previous.
- Mobile money: 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: give it this folder with --previous.

Coverage by fraud type

Fraud types present in your labels



LABELLED FRAUD CASES PER TYPE. BLUE: A RULE FIRED ON THE PAYMENT. ORANGE: NO RULE FIRED. SOURCE: LABELS FILE AND RULE-HIT LOG, LABELS KNOWN BY THE CUT-OFF.

FRAUD TYPE	LABELLED CASES	CAUGHT	MISSED	LIBRARY TYPES IT MATCHES	YOUR RULES' COVERAGE	WOWYRD
Account takeover	698	535	163	none	SEPA transfers: Covered	WoWyrd rule: planned
Purchase scam	539	210	329	none	SEPA transfers: Partly covered	WoWyrd rule: planned
Safe-account scam	331	330	1	none	SEPA transfers: Covered	WoWyrd rule: planned
Investment scam	299	285	14	none	SEPA transfers: Covered	WoWyrd rule: planned
Invoice redirection	210	210	0	none	SEPA transfers: Covered	WoWyrd rule: planned

FRAUD TYPE	LABELLED CASES	CAUGHT	MISSED	LIBRARY TYPES IT MATCHES	YOUR RULES' COVERAGE	WOWYRD
Spread, then collect	98	97	1	Money comes in and leaves fast, little balance stays (UA-NBU-S06), Most of an incoming amount leaves again within hours (OR-02)	Covered (every line)	WoWyrd rule available: Money leaves soon after it arrives `rapid_pass_through`
Layers of accounts	86	83	3	none	Bank transfers: Covered	WoWyrd rule: planned
Collect, then spread	84	83	1	Money comes in and leaves fast, little balance stays (UA-NBU-S06), Most of an incoming amount leaves again within hours (OR-02), Many small credits, then one large debit (OR-13)	Covered (every line)	WoWyrd rule available: Money leaves soon after it arrives `rapid_pass_through`; Many small credits, then one large payout `many_small_credits_then_large_payout`
One out to many (fan-out)	83	83	0	One payer sends to far more payees than similar payers (UA-NBU-S15), One account pays many new beneficiaries (OR-07)	Covered (every line)	WoWyrd rule available: One account pays many different payees `account_many_payees`
Many into one (fan-in)	54	52	2	Many payers send to one payee, far more than for similar payees (UA-NBU-S16), Many different senders pay one account within a short time (OR-01)	Covered (every line)	WoWyrd rule available: Many senders pay one account `inbound_sender_fan_in`; One payee shared by several customers `beneficiary_reuse`
Two groups paying each other	49	47	2	none	Bank transfers: Covered	WoWyrd rule: planned
Money in a circle	44	43	1	Money goes round in a circle between accounts within days (OR-11)	Bank transfers: Covered; SEPA transfers: Not covered; Mobile money: Not covered	WoWyrd rule: planned
Random hops	41	40	1	none	Bank transfers: Covered	WoWyrd rule: planned
Money mule	1	0	1	none	SEPA transfers: Not covered	WoWyrd rule: planned
Type not given	6,581	6,526	55	none	Unknown	WoWyrd rule: planned

Not in this dataset, so it cannot be measured here

Your labels hold no case of these types, so this data cannot show whether your rules catch them. This is not a gap in your rules. The rules column lists catalogue rules whose names match the type.

LIBRARY TYPE	ID	YOUR RULES WHOSE NAMES MATCH	SOURCES	WOWYRD
One user holds many more accounts or cards than similar users	`UA-NBU-S01`	none	UA-NBU-S01	WoWyrd rule: planned
One type of operation makes up an unusual share of a user's activity	`UA-NBU-S02`	none	UA-NBU-S02	WoWyrd rule available: One type of operation dominates an account `operation_type_concentration`
Many operations of one type in a short time, incoming or outgoing	`UA-NBU-S03`	`tp_ffiec_fan_in_5_senders_5d`	UA-NBU-S03	WoWyrd rule available: Many requests from one account in an hour, then a payout `payout_velocity_1h`; A burst of operations of one type `same_operation_type_burst`

LIBRARY TYPE	ID	YOUR RULES WHOSE NAMES MATCH	SOURCES	WOWYRD
Balance stays low although large amounts pass through	UA-NBU-S04	tp_ffiec_small_in_rapid_out_24h	UA-NBU-S04	WoWyrd rule available: Large amounts pass through an account that keeps a low balance low_balance_high_turnover
Large loans are taken and repaid again and again	UA-NBU-S05	none	UA-NBU-S05	WoWyrd rule available: Large loans taken and repaid again and again loan_issue_repayment_churn
Gambling winnings arrive with no deposits, then card transfers follow	UA-NBU-S07	none	UA-NBU-S07	WoWyrd rule available: Gambling winnings with no gambling deposits gambling_winnings_without_deposits
Regular transfers to a personal account look like business activity	UA-NBU-S08	none	UA-NBU-S08	WoWyrd rule available: A personal account paid by many payers personal_account_business_activity
A new merchant's volume is far above similar merchants, then the merchant closes	UA-NBU-S09	none	UA-NBU-S09	WoWyrd rule available: A merchant with little history suddenly busy low_history_merchant_spike
Merchant account inflows mirror its outflows (transit)	UA-NBU-S10	none	UA-NBU-S10	WoWyrd rule available: A business account pays out almost all it receives business_account_transit
Payment purposes do not fit the merchant's category code	UA-NBU-S11	none	UA-NBU-S11	WoWyrd rule available: Payment purpose does not fit the merchant's business payment_purpose_atypical_for_mcc; Card payment to a person without category or purpose acquiring_to_person_missing_data
Contacts, device, apps, IMEI, operating system or network address change often	UA-NBU-S12	none	UA-NBU-S12	WoWyrd rule available: Payout right after an email or phone change contact_change_to_payout; One session from several network addresses session_multiple_ips; One account used from many devices account_many_devices
One device fingerprint is used by unrelated users	UA-NBU-S13	none	UA-NBU-S13	WoWyrd rule available: One device used by several customers multi_account_device
Two operations are too far apart to travel between in the time	UA-NBU-S14	none	UA-NBU-S14	WoWyrd rule available: Locations too far apart for the time between them impossible_travel
A new account gets large or many credits soon after opening	OR-03	tp_ffiec_new_account_large_30d	UNIT21, UK-FINANCE	WoWyrd rule available: A new account receives a large credit new_account_large_incoming_credit; A new account paid by several people new_account_inbound_fan_in
A dormant account suddenly moves large amounts	OR-04	tp_u21_dormant_100d_5k	FFIEC-APPF	WoWyrd rule: planned
Repeated amounts just under a reporting or limit threshold	OR-05	tp_u21_stats_10tx_1k3k_5d, tp_u21_stats_20tx_0_1k_5d, tp_u21_structuring_9k_10k_5d	FFIEC-APPF	WoWyrd rule available: Payments just under a limit just_below_threshold_payment; Many small payments from one account add up to a large sum amount_structuring_account; Many small payments to one payee add up to a large sum amount_structuring_beneficiary
Repeated round amounts with no business reason	OR-06	tp_ffiec_round_amounts	FFIEC-APPF	WoWyrd rule available: Several payments in large round amounts repeated_round_amounts
Outgoing payments per hour above the customer's usual level	OR-08	tp_u21_hist_deviation_3d_31d	UNIT21, EBA-GL-2021-02	WoWyrd rule available: More payments in an hour than the customer usually makes high_customer_velocity_1h; Many requests from one account in an hour, then a payout payout_velocity_1h
A large first payment to a payee never paid before	OR-09	none	UK-FINANCE, UK-PSR	WoWyrd rule available: A large payment to a payee added just before new_payee_high_amount

LIBRARY TYPE	ID	YOUR RULES WHOSE NAMES MATCH	SOURCES	WOWYRD
Many senders' accounts share one beneficiary	OR–10	none	WOWYRD-SPIKE, FINCEN	WoWyrd rule available: One payee shared by several customers `beneficiary_reuse`
An amount far above the customer's own history	OR–12	`tp_u21_hist_deviation_3d_31d`	EBA-GL-2021-02, NBU-DRAFT	WoWyrd rule available: A payment far above the customer's usual amount `amount_far_above_customer_average`
Credits from many different banks into one account	OR–14	none	FIU-UA, FINCEN	WoWyrd rule available: Credits from many different banks into one account `inbound_from_many_banks`
Transfers to or from high-risk jurisdictions	OR–15	none	FATF-REF, FFIEC-APPF	WoWyrd rule available: A payment to or from a high-risk country `high_risk_jurisdiction_counterparty`
Cash withdrawn right after a credit arrives	OR–16	`tp_u21_hist_deviation_3d_31d`	FINCEN, FIU-UA	WoWyrd rule available: Cash taken out soon after money arrives `cash_withdrawal_after_credit`
The payee name does not match and the payment still goes	OR–17	none	UK-PSR, EU-PSR	WoWyrd rule available: Paid although the payee name did not match `payee_name_mismatch_paid`
The payment reference mentions investment, crypto or a 'safe account'	OR–18	none	UK-FINANCE	WoWyrd rule available: The payment reference uses common scam wording `payment_reference_scam_wording`
An older customer suddenly sends a large amount to a new payee	OR–19	none	FINCEN	WoWyrd rule available: An older customer sends a large amount to a new payee `older_customer_new_payee_large`
Activity at hours unusual for the customer	OR–20	none	NBU-DRAFT	WoWyrd rule available: Activity at an hour unusual for the customer `unusual_hour_for_customer`

Incoming payments and money-mule signs

Each business line is measured on its own files; each line's own report has the detail.

BUSINESS LINE	INCOMING CREDITS IN YOUR RULE LOG	A RULE FIRED ON THEM	ACCOUNTS WITH A MONEY-MULE SIGN	A RULE FIRED ON THEM
Bank transfers	Incoming payments not measured: your transactions file has no direction column (for example direction, with values such as in and out).	–	–	–
SEPA transfers	91.3%	0.0%	7	0
Mobile money	Incoming payments not measured: your transactions file has no direction column (for example direction, with values such as in and out).	–	–	–

New accounts and onboarding rating

Each business line is measured on its own files; each line's own report has the detail.

BUSINESS LINE	PAYMENTS FROM ACCOUNTS 30 DAYS OLD OR YOUNGER	ALERTS PER 1,000 OF THOSE PAYMENTS
SEPA transfers	41.9%	717.8

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.

> **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.**

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

Regulatory checks 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.

Grouped by regulator. Our own short wording, not the regulator's text. Each line is checked on its own files; its own technical report gives the finding and the evidence.

Checks per NBU requirements

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.

REQUIREMENT ID	OUR WORDING	RESULT: BANK TRANSFERS	RESULT: SEPA TRANSFERS	RESULT: MOBILE MONEY	SOURCE STATUS	AS OF	OFFICIAL SOURCE
UA-NBU51-01	The acquirer passes payee (merchant) name and category code to the issuer. Check that these fields are filled in your data. Most time-relevant item: the deadline is about 20.11.2026.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force since 20.05.2026; 6 months to comply (about 20.11.2026)	2026-11-11	bank.gov.ua
UA-NBU-01	Review every rule at least monthly by back-testing it. (NBU draft §66; library item UA-NBU-01.)	Gap	Partly met	Gap	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU-02	Metric 1: compare how often each rule fired with how many payments were actually stopped. (NBU draft §60(1); library item UA-NBU-02.)	Partly met	Partly met	Gap	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU-03	Metric 2: share of fraud value that was prevented, out of all fraud value. (NBU draft §60(2); library item UA-NBU-03.)	Partly met	Partly met	Gap	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU-04	Set rule-effectiveness thresholds in writing. A rule under its threshold gets an immediate review. (NBU draft §62; library item UA-NBU-04.)	Gap	Gap	Gap	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU-05	Record a review decision for every rule: keep, adjust or cancel. (NBU draft §68–69; library item UA-NBU-05.)	Partly met	Partly met	Partly met	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU-11	Have evidence ready for a supervisor: documents, rules, risk markers.	Partly met	Partly met	Partly met	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU51-02	Show the acquirer's full name before an online payment; receipts show payee, commission, purpose and category code.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force since 20.05.2026; 6 months to comply (about 20.11.2026)	2026-11-11	bank.gov.ua

REQUIREMENT ID	OUR WORDING	RESULT: BANK TRANSFERS	RESULT: SEPA TRANSFERS	RESULT: MOBILE MONEY	SOURCE STATUS	AS OF	OFFICIAL SOURCE
UA-NBU-09	Reconcile payment operations every day.	Partly met	Partly met	Partly met	draft (NBU draft resolution on control of payment operations, published 2026-07-17; not law)	2026-11-11	bank.gov.ua
UA-NBU51-03	Acquiring for natural persons only for allowed categories, with the required data passed to the issuer.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force since 20.05.2026; 6 months to comply (about 20.11.2026)	2026-11-11	bank.gov.ua
UA-NBU54-01	Non-bank providers that acquire payments need an authorisation; the sanctions pause has ended.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force; grace period ended 02.09.2026	2026-11-11	bank.gov.ua
UA-NBU116-01	Remote verification of natural persons uses the updated procedure with credit-bureau data.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force since 10.10.2026; 3 months to align internal procedures (about 10.01.2027)	2026-11-11	bank.gov.ua
UA-NBU116-02	Reports to the State Financial Monitoring Service go only through the e-cabinet, with numbered registers.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force since 10.10.2026; 3 months to align internal procedures (about 10.01.2027)	2026-11-11	bank.gov.ua
UA-16013-01	Passing cards, account access or payment data to fraudsters becomes a crime. Detect and restrict accounts used as drops.	Not measurable from these files	Not measurable from these files	Not measurable from these files	adopted by the Rada 28.10.2026; presidential signature not confirmed	2026-11-11	itd.rada.gov.ua

Checks per EU requirements

REQUIREMENT ID	OUR WORDING	RESULT: BANK TRANSFERS	RESULT: SEPA TRANSFERS	RESULT: MOBILE MONEY	SOURCE STATUS	AS OF	OFFICIAL SOURCE
EU-PSR-05	When a payee name check fails because of the payee's provider, that provider compensates the payer's provider. Keep evidence of the name check on received transfers.	Not measurable from these files	Not measurable from these files	Not measurable from these files	agreed, not adopted (EU Payment Services Regulation; adoption expected by 12.2026)	2026-11-11	oeil.europarl.europa.eu

Checks per UK requirements

REQUIREMENT ID	OUR WORDING	RESULT: BANK TRANSFERS	RESULT: SEPA TRANSFERS	RESULT: MOBILE MONEY	SOURCE STATUS	AS OF	OFFICIAL SOURCE
UK-PSR-03	A claim may carry an excess of up to 100 GBP, never for vulnerable customers.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force	2026-11-11	psr.org.uk
UK-FCA-02	Test and review rules; a poorly calibrated rule set the firm cannot explain is poor practice.	Partly met	Partly met	Partly met	guidance in force	2026-11-11	fca.org.uk

Checks per US requirements (FinCEN, NYDFS, FFIEC, Nacha, Federal Reserve)

FinCEN and Nacha items are not checked from your files in this run; the rows below are NYDFS and FFIEC items.

REQUIREMENT ID	OUR WORDING	RESULT: BANK TRANSFERS	RESULT: SEPA TRANSFERS	RESULT: MOBILE MONEY	SOURCE STATUS	AS OF	OFFICIAL SOURCE
US-NYDFS-01	Analyse scenarios, rules and thresholds on an ongoing basis.	Partly met	Partly met	Partly met	in force	2026-11-11	dfs.ny.gov
US-NYDFS-02	Test rules before and after they go live.	Not measurable from these files	Not measurable from these files	Not measurable from these files	in force	2026-11-11	dfs.ny.gov
US-FFIEC-01	Tune and validate monitoring; justify each threshold.	Partly met	Partly met	Partly met	guidance	2026-11-11	bsaaml.ffiec.gov

Run record per business line

Bank transfers

ITEM	VALUE	SOURCE
Input file: catalogue	`1ba1a64a09faa99994d49f08f3234ed3049002776677a9c0bf586127f873e484`	SHA-256
Input file: costs	`30f762bad066b62dfcb20d236f03995ea3edf0f809c04e934cdb957f3f4de2c4`	SHA-256
Input file: decisions	`4f93135d000b15749c574990d5b6d621308ff9be94c4d041d7554e31c022430c`	SHA-256
Input file: labels	`5300406887cc1c2d31e72f5a5ae5e77ff197767e26a261670539900ccf30716c`	SHA-256
Input file: transactions	`85182da32f2e942304c498041a2eb2ba71989d5c6bc63d6f8737aa49b780d121`	SHA-256
Collector version	v0.7.0-11-gba7bd7b03d5199dd42d1810a9e4294cde08c03a4	git commit
Generation time	2026-11-20 10:02 UTC	run time
cutoff	2022-09-18T09:55:00+00:00	client
label delay days	7	client
min cell	10	default
min join coverage	0.95	default
period	day	client
threshold	not given	not given
tokens for all rules	False	default
Regulatory library	2026-11-11	statuses as of this date
Requirement change file	not given	--changes
Tool map	not given	--tools or a tool column in the catalogue
Ledger export	not given	--ledger
Reference set source	built into this collector	
Reference set version	v0.7.0	published 2026-11-18
Reference set file	`e96e792983d3748de554ba3b49a15291c8d4110f1778795555caff0fa81ee119`	SHA-256

SEPA transfers

ITEM	VALUE	SOURCE
Input file: catalogue	`df35f17dbf43833a1e61c25563e57f6acfacb60e533a103387a697a45eb8fc6d`	SHA-256
Input file: costs	`30f762bad066b62dfcb20d236f03995ea3edf0f809c04e934cdb957f3f4de2c4`	SHA-256

ITEM	VALUE	SOURCE
Input file: decisions	0a3afffefaf56d8f501b025a1204e7bda8c43b7d82eda43a80f1afc92aa0bf98	SHA-256
Input file: labels	475a9301c1d99a63ac8076294c853809ac047bd7608793b3266de4e160ee5db7	SHA-256
Input file: transactions	eab82d5e97005ba696f800b5e3b30089593c4a590d3502f82e1a31d8caf88261	SHA-256
Collector version	v0.7.0-11-gba7bd7b03d5199dd42d1810a9e4294cde08c03a4	git commit
Generation time	2026-11-20 10:02 UTC	run time
cutoff	2026-11-29T23:11:10+00:00	client
label delay days	7	client
min cell	10	default
min join coverage	0.95	default
period	day	client
threshold	not given	not given
tokens for all rules	False	default
Regulatory library	2026-11-11	statuses as of this date
Requirement change file	not given	--changes
Tool map	not given	--tools or a tool column in the catalogue
Ledger export	not given	--ledger
Reference set source	built into this collector	
Reference set version	v0.7.0	published 2026-11-18
Reference set file	e96e792983d3748de554ba3b49a15291c8d4110f1778795555caff0fa81ee119	SHA-256
Onboarding: account-opened column	account_created_at	transactions file
Onboarding: band column	onboarding_risk	transactions file
Onboarding: band order given	low, medium, high	--onboarding-bands

Mobile money

ITEM	VALUE	SOURCE
Input file: catalogue	df35f17dbf43833a1e61c25563e57f6acfacb60e533a103387a697a45eb8fc6d	SHA-256
Input file: costs	30f762bad066b62dfcb20d236f03995ea3edf0f809c04e934cdb957f3f4de2c4	SHA-256
Input file: decisions	478c1fcd2e5ea2286bace3a124f343280535660a6500a73c55df28b939000e5d	SHA-256
Input file: labels	9f116294ba8270bf7c932b4f31c59778e80e5e72f9e5d55cea96ce809553a35d	SHA-256
Input file: transactions	74b28df3ad96d7092c8b1d3293d38d9881d3bbfca834fc0c02575a66a7414ebc	SHA-256
Collector version	v0.7.0-11-gba7bd7b03d5199dd42d1810a9e4294cde08c03a4	git commit

ITEM	VALUE	SOURCE
Generation time	2026-11-20 10:02 UTC	run time
cutoff	2017-01-31T23:00:00+00:00	client
label delay days	7	client
min cell	10	default
min join coverage	0.95	default
period	day	client
threshold	not given	not given
tokens for all rules	False	default
Regulatory library	2026-11-11	statuses as of this date
Requirement change file	not given	--changes
Tool map	not given	--tools or a tool column in the catalogue
Ledger export	not given	--ledger
Reference set source	built into this collector	
Reference set version	v0.7.0	published 2026-11-18
Reference set file	`e96e792983d3748de554ba3b49a15291c8d4110f1778795555caff0fa81ee119`	SHA-256

Rule glossary

Each rule in this review, in plain words: what it detects, the fraud type it guards against, when it fires, where it comes from, and the data it needs.

10+ mid-size payments in 5 days, over 20,000 USD in total `Rule ID: tp_u21_stats_10tx_1k3k_5d`

What it detects	Finds a burst of many similar mid-size payments that add up to a large total.
Fraud type it guards against	Money laundering (many similar payments); structuring
When it fires	10 or more payments in 5 days, each 1,000 to 3,000 USD on average, more than 20,000 USD in total.
Source	Unit21 open rule library
Data fields it needs	ts, sender_id, receiver_id, amount

20+ small payments in 5 days, over 20,000 USD in total `Rule ID: tp_u21_stats_20tx_0_1k_5d`

What it detects	Finds many small payments that together move a large sum.
Fraud type it guards against	Money laundering (smurfing); structuring
When it fires	20 or more payments in 5 days, up to 1,000 USD each on average, more than 20,000 USD in total.
Source	Unit21 open rule library
Data fields it needs	ts, sender_id, receiver_id, amount

Dormant account suddenly moves more than 5,000 USD `Rule ID: tp_u21_dormant_100d_5k`

What it detects	Finds an account that was quiet for months and then starts moving money, as when a taken-over or sold account is put to use.
Fraud type it guards against	Account takeover; mule account
When it fires	No activity for more than 100 days, then more than 5,000 USD in or out within 5 days.
Source	Unit21 open rule library; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	ts, sender_id, receiver_id, amount

Large payment on an account less than 30 days old `Rule ID: tp_ffiec_new_account_large_30d`

What it detects	Finds big money movement on a newly opened account.
Fraud type it guards against	New-account fraud; mule account
When it fires	A payment of at least 10,000 USD where the sender or receiver account is 30 days old or less.
Source	FFIEC BSA/AML Examination Manual, Appendix F red flag; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	amount, account_age_days

Many small payments in, then sent out within a day `Rule ID: tp_ffiec_small_in_rapid_out_24h`

What it detects	Finds an account that collects several small payments and passes most of the money on at once.
Fraud type it guards against	Mule account; money laundering (pass-through)
When it fires	3 or more incoming payments under 3,000 USD within 24 hours, then at least 80% of their total goes out within the same 24 hours.
Source	FFIEC BSA/AML Examination Manual, Appendix F red flag; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	ts, sender_id, receiver_id, amount

Money from 5+ different senders into one account within 5 days (fan-in) `Rule ID: tp_ffiec_fan_in_5_senders_5d`

What it detects	Finds one account that collects money from many people, as a collection or mule account does.
Fraud type it guards against	Mule account; scam proceeds collection
When it fires	One receiver gets money from 5 or more different senders within 5 days.
Source	FFIEC BSA/AML Examination Manual, Appendix F red flag; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	ts, sender_id, receiver_id

Money in, then almost all of it sent on within 3 days (layering) `Rule ID: tp_u21_layering_10k_90pct_3d`

What it detects	Finds an account that receives a large sum and quickly passes nearly all of it to other people.
Fraud type it guards against	Money laundering (layering); mule account
When it fires	At least 10,000 USD comes in, and at least 90% of it goes out to other receivers within 3 days.
Source	Unit21 open rule library
Data fields it needs	ts, sender_id, receiver_id, amount

Money sent to 5+ different recipients within 5 days (fan-out) `Rule ID: tp_u21_fan_out_5_benef_5d`

What it detects	Finds one sender spreading money to many receivers in a short time.
Fraud type it guards against	Money laundering (dispersal); mule network
When it fires	One sender pays 5 or more different receivers within 5 days.
Source	Unit21 open rule library
Data fields it needs	ts, sender_id, receiver_id

More than 2 wire transfers in 7 days `Rule ID: tp_u21_wire_count_gt2_7d`

What it detects	Finds a sender who uses wire transfers unusually often.
Fraud type it guards against	Money laundering through wires
When it fires	One sender makes more than 2 wire transfers within 7 days.
Source	Unit21 open rule library
Data fields it needs	ts, sender_id, channel

Repeated large round-number transfers `Rule ID: tp_ffiec_round_amounts`

What it detects	Finds a sender who keeps sending large, round amounts (a common money-laundering sign).
Fraud type it guards against	Money laundering; payments with no real purchase behind them
When it fires	One sender makes 3 or more transfers of at least 1,000 USD in whole hundreds within 30 days.
Source	FFIEC BSA/AML Examination Manual, Appendix F red flag; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	ts, sender_id, receiver_id, amount

Repeated payments just under 10,000 USD (structuring) `Rule ID: tp_u21_structuring_9k_10k_5d`

What it detects	Finds payments kept just below a reporting limit to avoid a report.
Fraud type it guards against	Structuring (avoiding the reporting threshold)
When it fires	One sender makes 2 or more payments between 9,000 and 10,000 USD within 5 days.
Source	Unit21 open rule library; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	ts, sender_id, receiver_id, amount

Single payment above 9,000 USD `Rule ID: tp_u21_large_txn_9k`

What it detects	Flags any one large payment for a closer look.
Fraud type it guards against	Large-value money laundering
When it fires	One payment is more than 9,000 USD.
Source	Unit21 open rule library
Data fields it needs	amount

Spending in the last 3 days doubles the monthly norm `Rule ID: tp_u21_hist_deviation_3d_31d`

What it detects	Finds a sender whose recent outgoing volume jumps far above their own usual level.
Fraud type it guards against	Account takeover; sudden cash-out
When it fires	The daily average sent over the last 3 days is more than twice the daily average over the last 31 days.
Source	Unit21 open rule library; the source gives no exact numbers, so WoWyrd chose some of them
Data fields it needs	ts, sender_id, receiver_id, amount

Transfer above 500 USD `Rule ID: tp_u21_transfer_over_500`

What it detects	Flags every transfer over a low fixed amount, so analysts see most mid-size transfers.
Fraud type it guards against	General transfer monitoring (no specific fraud type)
When it fires	One transfer is more than 500 USD.
Source	Unit21 open rule library
Data fields it needs	amount

Wire transfers above 4,999 USD in total within 7 days `Rule ID: tp_u21_wire_total_gt4999_7d`

What it detects	Finds a sender who moves a large total by wire in one week.
Fraud type it guards against	Money laundering through wires
When it fires	One sender's wire transfers add up to more than 4,999 USD within 7 days.
Source	Unit21 open rule library
Data fields it needs	ts, sender_id, amount, channel

Fraud types in plain words

Each fraud type named in your labels, in one sentence. The word in small grey text is the label as your file gives it.

Account takeover `ATO`	A criminal gets into a customer's account and sends money out of it.
Collect, then spread `GATHER-SCATTER`	Money from many accounts is collected in one, then sent on to many others.
Investment scam `INVEST`	The customer is talked into paying into an investment that does not exist.
Invoice redirection `INVOICE`	A false or changed invoice makes the customer pay a criminal instead of the real supplier.
Layers of accounts `STACK`	Money passes through several layers of accounts in a row, so its origin is hard to trace.
Many into one (fan-in) `FAN-IN`	Many accounts send money into one account, which collects it.
Money in a circle `CYCLE`	Money passes along a chain of accounts and comes back to the account it left.
Money mule `MULE`	An account receives stolen money and passes it on for someone else.
One out to many (fan-out) `FAN-OUT`	One account sends money out to many accounts, so it spreads thin.
Purchase scam `PURCHASE`	The customer pays for goods or services that never arrive.
Random hops `RANDOM`	Money hops between accounts along an irregular path with no fixed shape.
Safe-account scam `SAFE`	A caller who poses as the bank tells the customer to move money to an account the caller controls.
Spread, then collect `SCATTER-GATHER`	Money is split across many accounts, then collected again in one account.
Two groups paying each other `BIPARTITE`	One group of accounts pays a second group, with many payments crossing between them.
Type not given `no type`	Fraud labels in your file that do not say which kind of fraud it was.