WOWYRD · RULE REVIEW

Rule review: management summary

Client: Demo client with its own rule file (own-rules, synthetic). Data: 2026-08 to 2026-10 (monthly periods). Cut-off: 2026-10-01 (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. For this demo we set the logged hits of the declining rule "Wire total from one sender in a week" to 'decline' so the log matches the rule file. Other rules that fired on the same payments now show them as declined too.

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

6 **Rules reviewed** Rule-hit log and rule catalogue	**1,950** **Transactions reviewed** 2026-08 to 2026-10, labels known by 2026-10-01	**723** **Alerts** 2026-08 to 2026-10, labels known by 2026-10-01	**82** **Confirmed fraud caught (a rule fired)** 82 of 103 (79.6%); 2026-08 to 2026-10, labels known by 2026-10-01
21 **Confirmed fraud missed (no rule fired)** 2026-08 to 2026-10, labels known by 2026-10-01	**450** **False alarms** Mature alerts with no fraud; 2026-08 to 2026-10, labels known by 2026-10-01	**2,328.00 USD** **False-alarm cost (estimate)** Your unit costs; 2026-08 to 2026-10, labels known by 2026-10-01	

In 2026-08 to 2026-10, false alarms took 45.0 analyst hours and cost 2,328.00 USD. Source: your unit costs and the rule-hit log.

Top 3 proposals

	PROPOSAL	EXPECTED EFFECT (BACKTEST)	CONFIDENCE
01	`REC-16a49a98` Add a rule for: Gambling winnings arrive with no deposits, then card transfers follow Add a missing fraud type	No effect estimate.	low
02	`REC-fc5701c9` Add a rule for: Large loans are taken and repaid again and again Add a missing fraud type	No effect estimate.	low
03	`REC-5ff2bbff` Add a rule for: One type of operation makes up an unusual share of a user's activity Add a missing fraud type	No effect estimate.	low

The top 3 of 5 proposals by priority. Effects come from a backtest on 2026-08 to 2026-10. 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.

Your imported rules

5 of 9 imported rules replayed and agreed with your engine's log; 4 did not agree, so no what-if is shown for them. The extended report shows each rule's agreement and what-if; the technical report shows the differences.

New in our reference set since your last report

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

It has not changed since your last report.

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).

Threshold search on your history

1 of 1 searched threshold has a proposal. The extended report gives each one with its reason. Backtest on past data, not a forecast; nothing changes until you approve it.

Below-the-line sample (AML rules)

3 AML rules: 135 payments just under the line are sampled for your analysts in btl-sample.csv (kept inside your environment). Highest suspicious share in a band: 20% (tp_ffiec_fan_in_5_senders_5d, band 2). The extended report shows each band.

What changed since the previous report

Compared with the previous report, which covers data up to 2026-08-27 (35 days earlier). Its numbers are as measured at its own cut-off: labels that matured later are not added to it.

6 rules changed, 0 added, 0 removed, 0 threshold changes. Largest change: tp_u21_transfer_over_500, alerts 324 → 701. The extended report lists every change.

Of the previous report's 7 recommendations: 0 changed as proposed, 0 partly changed, 2 not changed, 5 where we cannot tell.

REFERENCE	RECOMMENDATION	STATUS	EFFECT
REC-73309477	Turn off a rule	Not changed	–
REC-16a49a98	Add a rule for a missing fraud type	Cannot tell	–
REC-fc5701c9	Add a rule for a missing fraud type	Cannot tell	–
REC-5ff2bbff	Add a rule for a missing fraud type	Cannot tell	–
REC-8078ec06	Add a rule for a missing fraud type	Cannot tell	–

The extended report lists all 7 with the reasons.

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	1 gap, 6 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

REGULATOR	SOURCE	STATUS	RESULTS ON YOUR FILES	AS OF	OFFICIAL SOURCE
	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 no gap found in your data	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 no gap found in your data	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

8 requirements are still open since the report of 2026-08-27; 2 were resolved. The extended report gives the regulator's guidance and public cases. 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.