



Kiting ShieldTM

A Database Integrated Kiting Detection Solution

**NO
MORE
SECRETS**

Overview

Kiting Shield provides an extensive series of robust menu and parameter driven routines designed to detect kiting perpetrated on Demand, NOW Money Market, Super Now and Savings accounts.

Ten detection analysis aids are used to highlight suspects and prioritize accounts for kiting potential. When installed, Kiting Shield automatically builds its database of transactions from the prior six months of transaction history. Each day the Kiting Shield database is updated from current transactions. Comprehensive results are provided through reports and a Kiting Shield database inquiry capability.

Pre-defined analytical routines are provided and easily launched to get your bank started as soon as Kiting Shield is loaded. They are designed to detect kiting by the morning following installation.

To help assure your bank is the first to detect a kite, FTG's professionals work closely with your bank to walk you through and 'tweak' analysis and reporting parameters.

Outline of Kite Detection Analysis Routines

Ten comprehensive analysis routines and ratios are provided for measuring suspect kites. Analytical techniques are point scored and prioritized to develop a risk measurement factor.

Following are measurements and ratios built for analysis. No single routine is sufficient to detect a sophisticated kite. Some are more important than others and are scored higher.

- Changes in Average Current Balance
- Changes in Average Daily Deposit Amount
- Changes in Average Daily Withdrawal Amount
- Average Overdraft Days Ratio
- Average Float Usage Days Ratio
- Average Returned Items Ratio
- Average Withdrawal to Deposit Ratio
- Average Debits to Credits Ratio
- Average Current to Collected Bal Ratio
- Funds Turnover Ratio

In addition to the analysis formulas themselves, bank defined setup selections are provided. These are used to filter the accounts subject to analysis and the time periods and dollar values within each analysis formula.

The Inquiry Capability

All the information and support needed to substantiate that an account is kiting is provided through the on line inquiry capability. False positives are minimized.

Kiting Shield is a part of FTG's tightly integrated solutions and is supported by our U.S. based professionals who have the proper professional accreditations, e.g. CAMS, CIA, CFE. Our product quality and customer support is excellent.

Contact Focus Technology Group directly for the right solutions and the proper answers to fraud detection and prevention.

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