

ATM AND TELLER FRAUD DEFENSES SCORECARD



1. Complete Section 1 with Customer data
2. Use that data plus current solution details to populate Section 2
3. Assess improvements possible in Section 3

Section 1

CURRENT METRICS		(Line)	Notes
Number of fraud investigators		1	Enter size of current team
Investigator loaded hourly labor rate	\$	2	Enter value used for high-level finance/operations calculations
Average time per investigation		3	Based on current performance
Average number investigations per day		4	For single investigator, based on current performance, or 7.5 hours/(Line 3)
Average cost per investigation (Lines 2 x 3)	\$	5	Do the math indicated
Minimum incident value to investigate	\$	6	Enter threshold/policy currently in effect
% fraud vs non per investigation		7	Based on current data
Average number fraud incidents per day		8	Based on current data
Average loss per fraud incident	\$	9	Based on current data
Average fraud loss per day (Lines 7 x 8)	\$	10	Do the math indicated

Section 2

Fraud Investigation Step	Current Solution			March Networks Solution		
	Procedure	Elapsed Time	Exposure / Cost	Procedure	Elapsed Time	Exposure / Cost
Incident Notification (to Fraud Team)	Manual notification: in response to customer call/complaint? Enter "n/a" if automation in place	days	<ul style="list-style-type: none"> Extended exposure Damaged customer relations Days x (Line 9) = \$ 	n/a	n/a	Automated solution only
	Automated notification: via internal or 3rd-party report?	hours	<ul style="list-style-type: none"> Dictated by speed of data update 	Automated, via internal report or advanced search capabilities	24 hours	<ul style="list-style-type: none"> Control frequency of data update 24 hrs. is typical
Video / Data Evidence Gatherig	Manual video search: including request for raw video from affected retail location? Enter "n/a" if automation in place	days	<ul style="list-style-type: none"> Delays in investigation process Continued fraud exposure Days x (Line 9) = \$ 	n/a	n/a	Networked solution only
	Automated video search: via network access to affected retail location?	hours	<ul style="list-style-type: none"> Dictated by speed of remote access Also by features available remotely Hours x (Line 2) = \$ 	Same search integrates video/data records across any authorized location, retrieving data simultaneous with video above	3 mins.	<ul style="list-style-type: none"> Reduce time/effort finding evidence Download only desired evidence 3/60 x (Line 2) = \$
	Manual transaction data search: including request for raw data from IT team or affected retail location? Enter "n/a" if automation in place	days	<ul style="list-style-type: none"> Delays in investigation process Continued fraud exposure Days x (Line 9) = \$ 	n/a	n/a	Integrated, automated solution only
	Automated data search: via network access to IT transaction server(s)?	hours	<ul style="list-style-type: none"> Dictated by speed of remote access Also by features available remotely Hours x (Line 2) = \$ 	Same search integrates video/data records across any authorized location, retrieving data simultaneous with video above	n/a	<ul style="list-style-type: none"> Dramatic reduction in time/effort Custom data drives searches
	Repeat for 3 incident example?	days? hours?	<ul style="list-style-type: none"> Dictated by level of automation Multiply enteries above x 2 and record here = \$ 	Original search retrieves all related occurrences across all authorized locations; nothing to repeat	n/a	<ul style="list-style-type: none"> Integrated, automated solution only Single search finds all video/data
Skimming, Cash Harvesting Detection	Manual notification: in response to customer call/complaint? Enter "n/a" if automation in place	days	<ul style="list-style-type: none"> Extended exposure Damaged customer relations Days x (Line 9) = \$ 	n/a	n/a	Automated solution only
	Automated notification: via internal or 3rd-party report?	hours	<ul style="list-style-type: none"> Dictated by speed of data update 	Automated, via internal system or report	24 hours	<ul style="list-style-type: none"> Control frequency of data update 24 hrs. is typical
	Manual video search: including request for raw video from affected retail location? Enter "n/a" if automation in place	days	<ul style="list-style-type: none"> Delays in investigation process Continued fraud exposure Days x (Line 9) = \$ 	n/a	n/a	Networked solution only
	Automated video search: via network access to affected retail location?	hours	<ul style="list-style-type: none"> Dictated by speed of remote access Also by features available remotely Hours x (Line 2) = \$ 	Automated report provides direct links to desired video in seconds	3 mins.	<ul style="list-style-type: none"> Dramatically reduce time/effort to detect and investigate incidents 3/60 x (Line 2) = \$
	Manual transaction data search: including request for raw data from IT team or affected retail location? Enter "n/a" if automation in place	days	<ul style="list-style-type: none"> Delays in investigation process Continued fraud exposure Days x (Line 9) = \$ 	n/a	n/a	Integrated solution only
	Automated data search: via network access to IT transaction server(s)?	hours	<ul style="list-style-type: none"> Dictated by speed of remote access Also by features available remotely Hours x (Line 2) = \$ 	Same report integrates video/data records from all authorized locations, retrieving data simultaneous with video above	n/a	<ul style="list-style-type: none"> Dramatic reduction in costs and exposure
	Repeat for 3 incident example?	days? hours?	<ul style="list-style-type: none"> Dictated by level of automation Multiply enteries above x 2 and record here = \$ 	Interactive report lists all occurrences across all authorized locations; nothing to repeat	n/a	<ul style="list-style-type: none"> Dramatic reduction in costs and exposure

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Section 2 (cont'd)

Fraud Investigation Step	Current Solution			March Networks Solution		
	Procedure	Elapsed Time	Exposure / Cost	Procedure	Elapsed Time	Exposure / Cost
Case Management	Assemble evidence manually: limited software automation (e.g., MS Excel)? <i>Enter "n/a" if automation in place</i>	hours	<ul style="list-style-type: none"> Adds cost/time to each investigation Hours x (Line 2) = \$	n/a	n/a	<ul style="list-style-type: none"> Integrated solution only
	Automated case management: via integrated or 3rd-party application?	mins.	<ul style="list-style-type: none"> Dictated by speed/features of app Works remotely, handles multiple incidents? Mins./60 x (Line 2) = \$	Integrated case management software for packaging multiple, interactive video/data evidence files	5 mins.	<ul style="list-style-type: none"> Reduce time/effort packaging cases Increase value of evidence 5/60 x (Line 2) = \$
	Add case details manually: limited software automation (e.g., MS Word)? <i>Enter "n/a" if automation in place</i>	hours	<ul style="list-style-type: none"> Adds cost/time to each investigation Hours x (Line 2) = \$	n/a	n/a	<ul style="list-style-type: none"> Integrated solution only
	Automated case management: includes interactive case notes?	mins.	<ul style="list-style-type: none"> Works remotely, handles multiple incidents? Mins./60 x (Line 2) = \$	Includes features for adding custom, interactive case notes	5 mins.	<ul style="list-style-type: none"> Reduce time/effort packaging cases Increase value of evidence 5/60 x (Line 2) = \$
	Export evidence manually: for law enforcement?	mins.	<ul style="list-style-type: none"> Adds cost/time to each investigation Hours x (Line 2) = \$	n/a	n/a	<ul style="list-style-type: none"> Integrated solution only
	Automated case management: includes packaging of video, data, notes, etc.?	mins.	<ul style="list-style-type: none"> Works remotely, handles multiple incidents? Mins./60 x (Line 2) = \$	Includes features for exporting all video, data, notes, auto-run player, etc.	3 mins.	<ul style="list-style-type: none"> Reduce time/effort packaging cases Increase value of evidence 5/60 x (Line 2) = \$
Solution Totals		days? hours?	Time at left translates into costs above for typical Exposure/Cost with current solution (add relevant entries above and insert here)= \$		~15 mins. for 3-incident fraud or skimming case	<ul style="list-style-type: none"> Updated data every 24 hours contains exposure 15/60 x (Line 2) = \$

Section 3

NEW METRIC POSSIBLE		(Line)
Number of fraud investigators		11
Investigator loaded hourly labor rate	\$	12
Average new time per investigation	15 minutes	13
Average new number investigations per day	15 plus	14
Additional fraud investigations per day		15
Average new cost per investigation	\$	16
Cost reduction per average investigation	\$	
New investigation threshold	\$	
% fraud vs non per investigation		17
Additional fraud confirmations per day	\$	18
Average loss per fraud incident	\$	19
Additional fraud recoveries per day	\$	20
Possible ROI with March Networks	\$	
Projected time to full ROI		

Notes

From (Line 1) in Section 1

From (Line 2) in Section 1

From Solution Total for March Networks in Section 2

Per investigator, based on 7.5 hours/(Line 13)/2 to be conservative

Per investigator ; (Line 14) minus (Line 4) in Section 1

(Line 13)/60 x (Line 12), or from Solutions Total for March Networks in Section 2 (Line 5) in Section 1 minus (Line 16)

Maintain current policy or use new cost projections to reset lower?

From (Line 7) in Section 1

(Line 15) x (Line 17)

From (Line 9) in Section 1

Per investigator ; (Line 18) x (Line 19)

For total solution ; (Line 11) x (Line 20)

Take total solution quote and divide by (Line 20) to determine days to payback

Section 4

Notes