Go live this month

1) For fraud detection, on the 3rd “step up authentication” at the same day, change user account to lock status under “suspected fraud”. Customer need to call support to unblock.

* Currently has TAC Lock – if unlock then straight login, password lock – if unlock require reset password, security question lock – if unlock require reset password
* new “Suspect Fraud Lock” – if unlock then can straight login

Changes required: -

* Add new “Step-up Authentication” frequency parameter in the UPASS Config table

Add new field in CORUS for the parameter maintenance under Password Configuration Management (3 man-day)

* Add logic to store user’s “Step-up Authentication” daily attempt and update timestamp in the TB\_AM\_User table.

Add new logic to detect the “Step-up Authentication” daily attempt count and lock as “Suspect Fraud Lock” if the attempt count is 2 in the table ()

* + Rules:
    - if the timestamp is null then update the count =1
    - if the timestamp is not today, then update the count = 1
    - if the timestamp is today and the count is 1, then update to 2
    - if the timestamp it today and the count is 2, then update the user status to “Suspect Fraud Lock”

(8 man-day)

* Add “Suspect Fraud Lock” to user activities table (1 man-day)
* BVMC Report – update “Fraud Detection” table (1 man-day)
* Add new dropdown list in BVMC for support centre to change the “Suspect Fraud Lock” to “Fraud Unlock”, 2 new status. After unlock, the count will be reset (2 man-day)

Impact:

* KFH Online
* BVMC
* CORUS

Effort:

Development: 15 man- day

2) If customer change limit today, if customer do “open transfer” or “use today's created favourite account”, change user account to lock status under “Suspected Fraud Lock”. Customer need to call support to unblock.

Changes required: -

* Add logic to store user’s “Change Limit” daily attempt and update timestamp in the IB\_Limit table for all types of limit (1 man-day)
* Add logic in KFH Online to detect if the change limit by transaction type, if user perform a open or newly added favourite transaction by the transaction type, the account will be lock as “Suspected Fraud Lock” (5 man-day)
* Add logic in KFH Online to detect if the change limit is on the “Global Limit”. If user perform any transaction or newly added favourite transaction, the account will be lock as “Suspected Fraud Lock” (5 man-day)
* Add the “Suspected Fraud Lock” activities to user activities table (1 man-day)
* Suggestion: Once customers change the limit, system will block the customer and system will log out the customer. When customers try to login again the KFH online, system will prompt message to call the contact centre for further actions. (6 man-days)
  + set customer as “Suspected Fraud Lock”

Impact:

* KFH Online

Effort:

Development: 12 man- day

Total development = 30 man-day

SIT, UAT & Go live support = 11 man-day