

Code List**Nature/Event Type Category of Fraud**

Event-Type Category (Level 1)	Definition	Categories (Level 2)	Activity Examples (Level 3)	Codes
Internal fraud (ET01)	Losses due to acts of a type intended to defraud, misappropriate property or circumvent regulations, the law or company policy, excluding diversity/discrimination events, which involves at least one internal party	Unauthorized Activity (ET0101)	Transactions not reported (intentional)	ET010101
			Transaction type unauthorized (w/monetary loss)	ET010102
			Mismarking of position (intentional)	ET010103
		Theft and Fraud (ET0102)	Fraud / credit fraud / worthless deposits	ET010201
			Theft / extortion / embezzlement / robbery /dacoity /attack on ATM / Locker breaking	ET010202
			Misappropriation of assets / Funds, Pocketing, Parallel banking	ET010203
			Malicious destruction of assets	ET010204
			Forgery (including mail spoofing & web spoofing)	ET010205
			Check kiting	ET010206
			Smuggling	ET010207
			Account take over / impersonation	ET010208
			Tax non-compliance / evasion (willful)	ET010209

			Insider trading (not on firm's account)	ET010210
			Falsification of accounts	ET010211
			Counterfeiting/card-skimming/trapping/PIN stealing	ET010212
			Forced Lifting of pledged stocks	ET010213
			Bribes/kickbacks	ET010214
External fraud (ET02)	Losses due to acts of a type intended to defraud, misappropriate property or circumvent the law, by a third party	Theft and Fraud (ET0201)	Theft/Robbery/ dacoity /attack on ATM / locker breaking	ET020101
			Fraud / credit fraud / worthless deposits	ET020102
			Forgery(including mail spoofing & web spoofing)	ET020103
			Check kiting	ET020104
			Forced Lifting of pledged stocks	ET020105
			Account take over / impersonation	ET020106
		Systems Security (ET0202)	Hacking damage/attack on bank's server/media tapping/denying services	ET020201
			Theft of information/ Counterfeiting/card skimming/trapping/PIN stealing (w/monetary loss)	ET020202

Business Lines / Area of operation

Business Line	Categories (Level 2)	Description	Codes
Corporate Finance (BL01)	Corporate Finance (BL0101)	Non-Municipal/Government Clients - Underwriting, Privatizations, Securitizations, Debt (Govt. & High Yield), Equity, Syndications, IPO, Private Placements, Mergers & Acquisitions, Research	BL0101

	Municipal /Government Finance (BL0102)	Underwriting – Bonds and / or Syndicated Loans and/or Cashflow / Asset Backed Securities, Privatizations & Disposals	BL0102
	Advisory services (BL0103)	Strategic planning in terms of Balance Sheet restructuring – acquisitions / disposals, establishment of subsidiaries for financial optimization, Tax Planning	BL0103
Trading & Sales (BL02)	Sales (BL0201)	Fixed income, equity, foreign exchanges, commodities, credit, funding, own position securities, lending and repos, brokerage, debt, prime brokerage	BL0201
	Market Making (BL0202)		BL0202
	Proprietary positions (BL0203)		BL0203
	Treasury (BL0204)		BL0204
Retail Banking (BL03)	Retail Banking (BL0301)	Retail lending and deposits, banking services, trust and estates	BL0301
	Private Banking (BL0302)	Private lending and deposits, banking services, trust and estates, investment advice	BL0302
	Card Services (BL0303)	Merchant/commercial/corporate cards, private labels and retail	BL0303
Commercial Banking (BL04)	Commercial Banking (BL0401)	Project finance, real estate, export finance, trade finance, factoring, leasing, lending, guarantees, bills of exchange, other loans, deposits	BL0401

Payment & Settlement (BL05)	External Clients only (BL0501) (Note: Payment & Settlement losses related to bank's own activities would be incorporated in the loss experience of the affected business line.	Payments and collections, funds transfer, clearing & Settlement	BL0501
Agency Services (BL06)	Custody (BL0601)	Escrow, depository receipts, securities lending (customers) corporate actions	BL0601
	Corporate Agency (BL0602)	Issuer and paying agents	BL0602
	Corporate Trust (BL0603)		BL0603
Asset Management (BL07)	Discretionary Fund Management (BL0701)	Pooled, segregated, retail, institutional, closed, open, private equity	BL0701
	Non-Discretionary Fund Management (BL0702)	Pooled, segregated, retail, institutional, closed, open	BL0702
Retail Brokerage (BL08)	Retail Brokerage (BL0801)	Execution & Full service	BL0801

Individual Involved :

Individual Involved	Codes
Staff	01
Customer	02
Related Party with control/significant influence	03
Others	04

Nature of severity :

Nature of severity	Codes
Large value serious frauds involving Rs. 10 M and above	01
Medium severity frauds involving Rs. 1 -10 M	02
Low severity frauds below Rs. 1 M	03

Fraud Identification Number

An eleven (11) - digit code will be assigned to each case reported based on following.
List for Bank/DFI codes is enclosed.

(00)	(0000)	(00)	(000)
Bank	Branch	Year	Case serial No. Specific for each branch

LIST OF BANKS/ MFBS/ DFIS

Code No.	BANK NAME
01	NATIONAL BANK OF PAKISTAN
02	HABIB BANK LTD.
03	UNITED BANK LTD.
04	MCB BANK LTD.
05	ALLIED BANK LTD.
06	INDUSTRIAL DEVELOPMENT BANK LTD.
07	PUNJAB PROVINCIAL CO-OPERATIVE BANK LTD.
08	ZARAI TARAQIATI BANK LTD.
09	FIRST WOMEN BANK LTD.
10	BANK AL-HABIB LTD.
11	ASKARI BANK LTD.
12	BANK ALFALAH LTD.
14	SAMBA BANK LTD.
16	FAYSAL BANK LTD.
17	KASB BANK LTD.
18	MEEZAN BANK LTD.
19	HABIB METROPOLITAN BANK LTD.
20	NIB BANK LTD.
21	HOUSE BUILDING FINANCE COMPANY LTD.
23	SILK BANK LTD.
24	SONERI BANK LTD.
26	BANK OF KHYBER
27	BANK OF PUNJAB
29	ALBARAKA BANK (PAKISTAN) LTD.
30	BANK ISLAMI PAKISTAN LTD.
31	BANK OF TOKYO-MITSUBISHI UFJ LTD.
32	CITIBANK N.A.
33	DEUTSCHE BANK AG
34	DUBAI ISLAMIC BANK PAKISTAN LTD.
35	HSBC BANK MIDDLE EAST LTD.
36	HSBC BANK OMAN S.A.O.G

37	SUMMIT BANK LTD.
38	STANDARD CHARTERED BANK (PAKISTAN) LTD.
39	JS BANK LTD.
40	PAK KUWAIT INVESTMENT COMPANY LTD.
41	PAK LIBYA HOLDING COMPANY LTD.
42	PAK OMAN INVESTMENT COMPANY LTD.
43	SME BANK LTD.
44	SAUDI PAK INDUSTRIAL & AGRICULTURAL COMPANY LTD.
45	INDUSTRIAL & COMMERCIAL BANK OF CHINA LTD.
46	SINDH BANK LTD.
47	BARCLAYS BANK PLC
48	BURJ BANK LTD.
49	PAK CHINA INVESTMENT COMPANY LTD.
50	PAK BRUNEI INVESTMENT COMPANY LTD.
51	PAIR INVESTMENT COMPANY LTD.
52	FINCA MICROFINANCE BANK LTD.
53	KHUSHHALI BANK LTD.
54	APNA MICROFINANCE BANK LTD.
55	NRSP MICROFINANCE BANK LTD.
56	PAK OMAN MICROFINANCE BANK LTD.
57	U MICROFINANCE BANK LTD.
58	TAMEER MICROFINANCE BANK LTD.
59	THE FIRST MICROFINANCE BANK LTD.
60	WASEELA MICROFINANCE BANK LTD.
61	ADVANS PAKISTAN MICROFINANCE BANK LTD.

GLOSSARY

Bribery

Something, such as money or a favor, offered or given to a person in a position of trust to influence that person's views or conduct.

Check kiting

It is the illegal act of taking advantage of the float to make use of non-existent funds in a checking or other bank account; it is a form of check fraud. It is commonly defined as intentionally writing a check for a value greater than the account balance from an account in one bank, then writing a check from another account in another bank, also with non-sufficient funds, with the second check serving to cover the non-existent funds from the first account.

Collusion

A secret agreement between two or more parties for a fraudulent, illegal, or deceitful purpose.

Conspiracy

An agreement to perform together an illegal, wrongful, or subversive act.

Corporate Trust

A commercial bank or other corporation that manages trusts.

Counterfeiting

Deliberate use of a spurious mark, which is identical with or substantially indistinguishable from a registered mark. Causing one thing to resemble another thing, it is not essential that the imitation should be exact.

Denying Service

Though the server is available, making it not able to render service, by poisoning the Network Infrastructure.

Extortion

The illegal use of one's official position or powers to obtain property, funds, or patronage.

Falsification of accounts

A willful perversion of facts: the act of rendering something false as by fraudulent changes. Falsification means changing or misrepresenting data.

Falsification of account will include such acts by staff of the bank to willfully destroy, alter, mutilate, falsify any book, paper, writing, valuable security or account, making/abetting making of any false entry.

Forgery

The false making or altering of a writing with the intent to defraud: A document that is false, either as a result of being signed by someone other than the person represented to have signed it or as a result of being a false, worthless replica of a document that has value.

Fraud

Intentional misrepresentation or concealment of information in order to deceive or mislead.

Impersonation

The act whereby one principal assumes the identity and privileges of another; it occurs when an entity pretends to be someone or something it is not.

Insider Trading

Trading by officers, directors, major stockholders, or others who hold private inside information allowing them to benefit from buying or selling stock.

The practice of participating in transactions based on privileged information, gained by one's position and not available to the public, when such transactions affect the price giving an unfair advantage to the trader.

Mail Spoofing

E-Mail Forgery: sending wrong information to bank customers as if it is from authentic bank sources: email spoofing includes forging an email header to make it appear as if it came from somewhere or someone other than the actual source.

Media Tapping

Recording the whole transactions of a bank, or customer etc and replaying the same for their advantage.

Misappropriation

Embezzlement: the fraudulent appropriation of funds or property entrusted to your care but actually owned by someone else. It is taking without permission or in violation of a contract.

Retail Brokerage

A brokerage that primarily serves retail investors rather than institutional investors is referred to as a retail brokerage. A service brokerage, also known as a full-service brokerage, will execute stock market trades for clients, while also providing research and investment advice.

Skimming

The most prevalent form of counterfeit fraud whereby a genuine card's magnetic strip details are electronically copied and put onto another card.

Theft

It is the taking of another person's property without that person's permission or consent with the intent to deprive the rightful owner of it.

Trapping

An activity where the criminal steals the actual card at the ATM by attaching a device to the card reader slot.

Web Spoofing

Web Site Forgery: diverting the customers of a bank to an exactly duplicated forged website and impersonating those customers on real bank site.

Whistle blowing

The deliberate, voluntary disclosure of individual or organizational malpractice by a person who has or had privileged access to data, events or information about an actual, suspected or anticipated wrongdoing within or by an organization that is within its ability to control.
