

Code List**Fraud Classification**

- ? Nature of fraud
- ? Business lines
- ? Individual involved
- ? Amount involved

Frauds	Codes
? Nature of fraud	
Misappropriation of assets, pocketing & parallel banking	01
Falsification of accounts	02
Unauthorized credit facilities extended for reward or for illegal gratification	03
Cheating/ Account take over/impersonation	04
Forgery (including Mail spoofing and Web spoofing	05
Counterfeiting /card skimming/trapping/PIN stealing	06
Technology based bank frauds like attacking on banks server, media tapping, denying service, hacking and theft of information	07
Robbery, dacoity, theft, attacks on ATM/locker breaking	08
Any other type of fraud not coming under the specific heads as above	09
? Business Lines/Area of Operation	
<u>Trading & sales (A)</u>	
Sales, Market making, proprietary positions and treasury including foreign exchange transactions	A01
Others	A02
<u>Consumer/retail banking (B)</u>	
Credit card	B01
Personal loans/durables	B02
Auto loans	B03

Mortgage loans	B04
Others	B05
<u>Commercial banking (C)</u>	
Loans and Advances except consumer finance	C01
Off balance sheet items	C02
Cash and Deposits (c03)	C03
Cheques/DD/TT/PO/SWIFT	C04
Foreign exchange transactions (import & export etc.)	C05
Others	C06
<u>Payment and settlement (D)</u>	
Inter branch accounts	D01
Clearing accounts	D02
ATM	D03
Others	D04
<u>Agency services and custody (E)</u>	
Utility bills collection	E01
Lockers /safe keeping	E02
Others	E03
? Individual Involved	
Staff	01
Customer	02
Related Party/ with control/significant influence	03
Others	04
? Amount involved	
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 SCHEDULED BANKS / DFIs

Code No.	BANK NAME
01	N.B.P.
02	H.B.L.
03	U.B.L
04	M.C.B.
05	A.B.L.
06	I.D.B.P.
07	P.P.C.B.L.
08	Z.T.B.L.
09	F.W.B.L
10	BANK AL-HABIB
11	ASKARI BANK
12	BANK ALFALAH
13	BOLAN BANK
14	CRESCENT BANK
15	DAWOOD BANK'
16	FAYSAL BANK
17	KASB
18	MEEZAN BANK
19	METROPOLITAN
20	NIB
21	PICIC COMM.
22	PRIME BANK
23	SAUDI PAK. COMMERCIAL BANK
24	SONERI BANK
25	UNION BANK
26	BANK OF KHYBER
27	BANK OF PUNJAB
28	ABN AMRO
29	AL.BARAKA
30	AMEX.BANK
31	BANK OF TOKYO
32	CITIBANK
33	DEUTSCHE
34	HABIB BANK A.G. ZURICH
35	HONG KONG BANK
36	OMAN INT'L
37	RUPALI BANK
38	STANDARD. CH.
39	PICIC
40	PKIC
41	PLHC
42	POICL
43	SME BANK
44	SPIACO
45	ICP

GLOSSARY

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.

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.

Cheating

A deception for profit to yourself: dishonest concealment of facts. Includes the dishonest or fraudulent deception by which the person so deceived is induced to do or omit to do anything, which he would not otherwise do.

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.

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.

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.

Web Spoofing

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

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.

Skimming

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

Trapping

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

Media Tapping

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

Denying Service

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

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.
