

RETROSPECTIVE SYNTHETIC IDENTITY REVIEW

DoubleCheck Findings Memo

Prepared for: **Sample Institution**
Engagement: 36-month retrospective

SAMPLE - SIMULATED DATA. This memo was produced from a generated portfolio for demonstration. It contains no real member data and names no real accounts.

Informational analysis for internal review. Not a consumer report. The institution retains sole decision authority.

Engagement summary

DoubleCheck replayed the institution's de-identified core banking history against five cultivation-phase signal families. Of 2040 accounts analyzed, the review returned **40 fail**, **0 review**, and **2000 pass**. Findings are point-in-time: each signal saw only data available on or before its fire date. Output is a disposition and reason codes, not a score.

Backtest against known losses

Segment	Charged off	Caught before loss	Coverage	Median lead
credit_loss	20	0	0.0%	n/a
All charge-offs	60	40	66.7%	811.0 days
fraud_bustout	40	40	100.0%	811.0 days

Healthy-account flag rate: **0.0%** (0 of 1980 open, never-charged-off accounts received review or fail). Lead time is the gap between the first signal and the eventual loss.

Flagged accounts

Account (hashed)	Disposition	Signals	First flag	Reason codes
sa_00009	FAIL	provenance, ramp, inflection, ring	2022-07-13	PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00000	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00001	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00002	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00003	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00004	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00005	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00006	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00007	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00008	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00010	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER

sa_00011	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00012	FAIL	provenance, ramp, inflection, ring	2022-07-14	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00017	FAIL	provenance, ramp, inflection, ring	2022-09-15	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00013	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00014	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00015	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00016	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00018	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00019	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00020	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00021	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER

sa_00022	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00023	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00024	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00025	FAIL	provenance, ramp, inflection, ring	2022-09-18	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00028	FAIL	provenance, ramp, inflection, ring	2022-12-16	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00026	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00027	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00029	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00030	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00031	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00032	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER

sa_00033	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00034	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00035	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00036	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00037	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00038	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER
sa_00039	FAIL	provenance, ramp, inflection, ring	2022-12-17	PROV_NO_PAYROLL_CONCENTRATED_FUNDING; PROV_FAST_CREDIT_SEEKING; RAMP_EXPOSURE_OUTPACING_INFLOWS; INFL_UTILIZATION_REGIME_BREAK; RING_COORDINATED_CLUSTER

Showing up to 40 of 40 flagged accounts.

Detail: top flagged account

Account **sa_00009** (member s_00009) - disposition **FAIL**.

Signal timeline

Signal family	Fired	First fire date
provenance	yes	2022-07-13
coherence	no	-
ramp	yes	2022-11-10
inflection	yes	2022-09-18
ring	yes	2022-07-14

What the signals mean

PROV_FAST_CREDIT_SEEKING: Sought credit within days of opening the relationship, before any economic history was established.

RAMP_EXPOSURE_OUTPACING_INFLOWS: Credit exposure sought is climbing far faster than genuine (non-circular) inflows into the accounts.

INFL_UTILIZATION_REGIME_BREAK: A sharp regime break on a credit line: utilization and cash-equivalent usage jumped away from the account's own established pattern.

RING_COORDINATED_CLUSTER: Sits inside a cluster of members sharing funding or payee counterparties and clustered openings, where multiple members also show cultivation signals.

Methodology appendix

Provenance

The opening window of the relationship. We look for payroll-pattern income on a regular cadence and for funding drawn from more than a couple of sources. Concentrated funding with no payroll, or credit-seeking days after opening, fires the signal.

Coherence

The texture of everyday spending across the full window. Real life is messy and recurring: many categories, merchants that repeat, amounts that are rarely round. Thin, optimized, round-dollar activity fires the signal.

Ramp

Credit exposure sought measured against genuine inflows, with circular money-cycling removed. When appetite outpaces real provenance, the signal fires.

Inflection

A regime break on a credit line, detected against the account's own prior pattern with a rolling change detector. A sudden jump to high utilization and cash-equivalent use fires the signal.

Ring

A member graph built from shared funding and payee counterparties and clustered openings. Members of a cluster where several also show cultivation signals are flagged together.

Point-in-time

Every fire date reflects only data available on or before that date. Lead-time figures are therefore what the review would have surfaced in real time, not hindsight.

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