

Deposit Base Forensic Audit

Which deposits are most exposed to faster rate shopping, and which response makes economic sense?

What we examine

Rate gap exposure. Compare actual rates with dated, comparable alternatives. Account for eligibility, fees, balance limits and relationship benefits.

Idle balances and concentrations. Separate potentially mobile balances from operating, seasonal or restricted funds. Examine large balances and related accounts without double counting.

Aggregator and agent footprint. Review available connections, logs and permissions. Distinguish read-only access from authority to transfer funds. A connection alone does not prove agent use.

Agreements and controls. Examine access, delegated actions, transfers, revocation and responsibility. Cite agreement versions and flag questions for counsel.

Faster withdrawal scenarios. Test stated withdrawal amounts and timing against liquidity, replacement-funding options and escalation steps. Scenarios are not forecasts.

Cost of the response. Compare repricing, replacement funding and a smaller balance sheet. Show funding-cost, margin and liquidity trade-offs. Replacement or shrinkage is not deposit retention.

What you get

An exposure map and scenario table, with sources, assumptions, confidence and missing evidence beside the findings.

A funding-response comparison covering retention, replacement and balance-sheet choices.

An agreement and control gap list, plus a 90-day action plan with accountable roles.

A supporting evidence file and a one-hour readout focused on the decisions your institution must make.

The review identifies relative exposure and tests scenarios. It does not predict individual withdrawals or guarantee retained balances.

What we need from you

A coded account-level file with balances, rates, product codes and open dates.

Linked 90-day transaction summaries and institution-approved population and balance totals.

Current deposit and online access agreements, available connection logs and the liquidity plan.

Where available and agreed, 12 to 24 months of balance and rate history supports deeper analysis. Limited history means more reliance on stated assumptions.

We reconcile the population and balances to institution-approved totals before drawing conclusions. Missing fields and exceptions remain visible.

Delivery and data handling

The target is 14 business days after complete, reconciled inputs and agreed reviewer availability, with a one-hour readout.

The written scope names the reviewer and any specialists, their responsibilities and the institution's decision owner before work begins.

Use stable coded account IDs. Exclude customer names, account numbers, credentials and transaction narratives. Agree the transfer route, recipients, provider processing, retention and deletion before intake.

Go deeper

Optional work can cover counsel-reviewed clauses, a Know Your Agent program, permission design, liquidity plans and quarterly re-runs.

Follow-on work needs its own agreed scope. Re-runs use updated records; they do not imply continuous monitoring.