FraudBusters Certificate of Merit

Carol Frazier

(name)



Thank you for your efforts on behalf of
MBNA and our Customers.
Please accept this Certificate
in recognition of your commitment to
Customer satisfaction.

MBNA AMERICA®

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CRT-01-98-0244

Thank you for your idea and for participating in the MasterPiece program. Please accept this Certificate in recognition of your contribution.

Carol A Frazier

Every job is a self-portrait of the person who did it . . . make yours a MasterPiece.

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RISK DETECTIVE REFERRAL PROGRAM



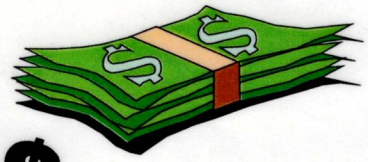
Award of Merit Presented to

Carol Frazier

In Recognition of Your Contribution



$The Million Dollar Club$



Congratulations to Carol Frazier for avoiding

$1,088,602

during September of 2003.

Stephan Roker, SVP

Ida Shapiro, FVP





September
INCENTIVE REVIEW

Frazier,Carol	Type of Work	Months in Position
Fraud Analyst	**Retail**	**3-5**

Manager: **Frazier**

	POINTS	NO.	POINTS	%
ACCOUNTS REVIEWED	20	40	800	100.0%
DECISIONS	20	30	600	75.0%
ELECTRONIC START CARD	20	10	200	25.0%
DECISION QUALITY				
(10.0) NO ACTION		0	0.00	0.00%
(10.0) STAT N EXCEPTION		0	0.00	0.00%
(10.0) OVERRIDE NOT COMPLETED/COMPLETED INCORRECT		0	0.00	0.00%
(10.0) ACTION EXCEPTION		0	0.00	0.00%
(10.0) INCOMPLETED CALL ATTEMPTS		0	0.00	0.00%
(10.0) LOST/STOLEN NOT COMPLETED		0	0.00	0.00%
(5.0) INCOMPLETE DOCUMENTATION / COMMENTS		0	0.00	0.00%
(5.0) LETTER NOT SENT		0	0.00	0.00%
(5.0) INCOMPLETE VERIFICATION		0	0.00	0.00%
(5.0) ACCOUNT MAINTENANCE NOT PERFORMED		0	0.00	0.00%
(5.0) LOST/STOLEN COMPLETED INCORRECTLY		0	0.00	0.00%
(5.0) HOT KEYS NOT USED / USED INCORRECTLY		0	0.00	0.00%
ELECTRONIC START CARD				
(10.0) LOST/STOLEN NOT COMPLETED		0	0.00	0.00%
(10.0) FRAUD START WAS NOT ENTERED		0	0.00	0.00%
(5.0) ACCESS CHECK NOT PULLED (24 hour notification)		0	0.00	0.00%
(5.0) INCORRECT FRAUD TYPE USED		0	0.00	0.00%
(5.0) FRAUD CHARGES NOT FLAGGED		0	0.00	0.00%
(5.0) INCORRECT SOURCE USED		0	0.00	0.00%
(2.0) INCORRECT FRAUD STYPE USED		0	0.00	0.00%
(2.0) INCORRECT TRANSACTION TYPE USED		0	0.00	0.00%
(2.0) INCORRECT CARD USED		0	0.00	0.00%
(2.0) EXCEPTION COMPLETED INCORRECTLY		0	0.00	0.00%
		0.0	**800**	**100.00%**
		ERRORS	**POINTS**	**BLS**

STANDARDS

POINTS/HOUR	100.00
QUALITY SCORE	96.00%
EFFICIENCY	n/a
LISTENING SCORE	n/a

INDIVIDUAL PERFORMANCE

POINTS PER HOUR	120.84
QUALITY SCORE	100.00%
EFFICIENCY	75.51%
LISTENING SCORE	n/a
ACCTS WORKED	2,141
% ABV STANDARD	120.84%
NO ACTIONS	0
AVOIDANCE	#REF!
	$1,088,603

UNIT PERFORMANCE

ACCTS REVIEWED	122,500
ACCOUNTS / HOUR	0.00
GOAL	99,000

INCENTIVE PAYOUT

ANALYST: Frazier, Carol
MANAGER: Frazier
MONTH: JUNE

SCORE: ~~#N/A~~ 100%. (Great job)
PT/FT: #N/A
LOGINS: #N/A

	TYPE	WOW	Account Number	Date Reviewed	Criteria	Points	Percent	Comments
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
1	No action		4800121898376148	6/24/2003	Reviewed - OK	0.0	#N/A	account clearly documented
2			4264296324102422	6/24/2003	FYI	0.0	#N/A	document no recent reissue no adds chg
3			5329041902119160	6/24/2003	Reviewed - OK	0.0	#N/A	demonstrated acct. recognition
4			4264281146456917	6/24/2003	Reviewed - OK	0.0	#N/A	
5			4264291161099690	6/24/2003	FYI	0.0	#N/A	document first time gas following rental car
6			4264298926108237	6/24/2003	Reviewed - OK	0.0	#N/A	
7			5490351719004320	6/24/2003	Reviewed - OK	0.0	#N/A	
8			4264291902013489	6/24/2003	FYI	0.0	#N/A	good decision document recent reissue
9			4264298203768208	6/24/2003	Reviewed - OK	0.0	#N/A	documented Customer's conversation with tacs rep vero chgs
10			5401263460028408	6/24/2003	Reviewed - OK	0.0	#N/A	very thorough documentation good decision
1								
2								
3								
4								
5	Stat N		5490997898362465	6/24/2003	Reviewed - OK	0.0	#N/A	good decision
6			4264298926138267	6/24/2003	FYI	0.0	#N/A	more thorough documentation is reqd see 6/18 documentation
7			4264294576166070	6/24/2003	Reviewed - OK	0.0	#N/A	
8			4264294216259160	6/24/2003	Reviewed - OK	0.0	#N/A	
9			5329018481048283	6/24/2003	Reviewed - OK	0.0	#N/A	
10			5329054878004977	6/24/2003	Reviewed - OK	0.0	#N/A	
1			5490994746712595	6/24/2003	Reviewed - OK	0.0	#N/A	
2			5490994515391795	6/24/2003	FYI	0.0	#N/A	great job it was fraud! you must document what you based your decision on
3			4800127315038906	6/24/2003	Reviewed - OK	0.0	#N/A	great job another fraud find
4			5490998412141724	6/24/2003	Reviewed - OK	0.0	#N/A	good decision excellent documentation be consistent
5								
6								
7								
8								
9								
10								

6/25/03

6/25/03