Primary Exercise Data

All names, figures and entities below are fictional and created for training. Paste each block into the meeting chat or share as a text file so participants can copy them cleanly.

Exercise Data A — Messy Teams Chat Thread (Scenarios 1 & 2)

Setting: An internal incident chat, "CASA Onboarding Issue – War Room", at the fictional Meridian Bank. 42 messages, typical chat noise included.

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[Mon 9:02 AM] Farah (Branch Ops, KLCC): morning all. we have a problem. new CASA account opening keeps failing at the eKYC step since this morning. 3 customers walked out already
[9:03 AM] Farah: error code EK-4402 if that helps
[9:05 AM] Daniel (IT Service Desk): checking
[9:05 AM] Priya (Branch Ops, Bangsar): same here!! 2 failures. customers not happy
[9:08 AM] Daniel: seeing elevated timeouts on the eKYC vendor API. raising with vendor now. ticket INC-88231
[9:10 AM] Farah: how long? i have a queue forming
[9:12 AM] Daniel: no ETA yet. vendor acknowledged, their side
[9:14 AM] Melissa (Head, Retail Ops): joining. whats the blast radius? which branches?
[9:16 AM] Daniel: all branches + digital onboarding on the app. anything hitting eKYC verification
[9:16 AM] Priya: 😩
[9:18 AM] Melissa: ok. Daniel pls get vendor ETA by 10am latest. Farah can we do manual verification as fallback? like the old process
[9:21 AM] Farah: technically yes but manual KYC needs branch manager sign-off per compliance SOP 7.3. and it takes ~25 min per customer
[9:23 AM] Aiman (Compliance): flagging - manual fallback is allowed under BNM eKYC policy but we MUST log every manual case and do enhanced doc check. i can share the checklist
[9:24 AM] Melissa: pls share Aiman
[9:25 AM] Aiman: will send by 9:45
[9:26 AM] anyone know if this affects loan applications too? asking for consumer credit team - Hafiz
[9:28 AM] Daniel: @Hafiz no, loans use a different verification flow. CASA + savings onboarding only
[9:31 AM] Priya: customer here threatening to post on social media btw. she took a half day off work for this
[9:33 AM] Melissa: Priya pls apologise, offer to complete via manual process today or book priority slot tmr. do NOT promise compensation
[9:35 AM] Priya: ok on it
[9:40 AM] Aiman: manual KYC checklist shared in the Compliance channel + emailed to branch managers. every manual case must be logged in the register, no exceptions
[9:44 AM] Daniel: vendor update: root cause is on their side, a failed cert renewal. fix in progress. ETA 1pm
[9:45 AM] Farah: 1pm?? thats the whole morning gone
[9:47 AM] Melissa: decision: all branches switch to manual verification for CASA opening effective now until system confirmed stable. branch managers to approve per SOP 7.3. Aiman pls confirm ur ok with this
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[9:48 AM] Aiman: confirmed, with the logging requirement. i will do a spot check on the registers thursday
[9:50 AM] Melissa: Daniel - comms to all branch managers pls, and update every hour on the vendor fix
[9:52 AM] Daniel: on it. first update 10:30
[10:31 AM] Daniel: vendor still on track for 1pm. no change
[10:45 AM] Farah: manual process working but slow. avg 30 min/customer. we have done 4. also lunch rota will make this worse 12-2
[10:52 AM] Melissa: Farah - pull one person from back office to help with doc checks over lunch. same for Bangsar. Priya confirm?
[10:55 AM] Priya: can. also that upset customer accepted the apology + priority slot tmr 9am. crisis averted i think
[11:00 AM] Melissa: good work. Hafiz pls tell consumer credit to hold any comms saying "systems down" - scope is CASA onboarding only, dont want panic
[11:02 AM] Hafiz: noted, will inform
[1:05 PM] Daniel: vendor says fix deployed. testing on our side now
[1:20 PM] Daniel: 5 test verifications passed at 3 branches. looking good
[1:25 PM] Melissa: lets not flip back immediately. run parallel until 3pm - new customers on system, but keep manual as instant fallback. Daniel confirm stability at 3
[1:26 PM] Daniel: agreed. will confirm 3pm
[2:58 PM] Daniel: 47 successful verifications since 1:20, zero failures. calling it stable
[3:02 PM] Melissa: ok. official: back to normal process. thank u everyone. Farah pls compile todays manual cases count by branch, need it for the incident report by tmr noon
[3:04 PM] Farah: will do. rough count now is 23 manual cases across all branches
[3:05 PM] Aiman: reminder - all 23 must be in the register with docs. thursday spot check still on
[3:06 PM] Priya: 👍👍
[3:10 PM] Melissa: also - who owns the post-incident review? we need vendor accountability on that cert renewal miss. pls advise, will pick this up tmr
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Exercise Data B — Rough Meeting Notes (Scenario 3)

Setting: Handwritten-style notes from a project working committee sync, typed hastily during the call.

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proj phoenix wkly sync 14/7 3pm teams
present: melissa (chair), daniel IT, aiman comp, farah ops, siti finance, hafiz credit. jason (vendor) apologies
UAT status - daniel: 82% test cases done, 14 defects open, 3 severity-1. sev1 must close b4 go live. target 25/7
siti raised budget - training cost over by ~18k, needs steerco approval if >15k variance. melissa to bring to steerco next wed
aiman - BNM notification letter drafted, legal reviewing, submit by 31/7 latest or golive slips
branch readiness - farah says 12 of 15 branches done with training. remaining 3 (JB, kuantan, penang island) scheduled next wk. materials feedback good
discussed golive date. options 4/8 or 11/8. daniel prefers 11/8 buffer for sev1 defects. farah ok either. DECISION: 11/8 golive, freeze from 4/8
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hafiz asked abt credit module phase 2 - parked, not in scope this phase. revisit sept
AOB - melissa wants comms plan draft b4 steerco. siti volunteered to help hafiz?? or was it farah - check
nxt meeting 21/7 same time
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Exercise Data C — Internal Circular Excerpt (Scenario 4)

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INTERNAL CIRCULAR IC-2026-114: ENHANCEMENT OF CUSTOMER IDENTITY VERIFICATION PROCEDURES FOR OVER-THE-COUNTER TRANSACTIONS
Pursuant to the periodic review of the Bank's AML/CFT operational controls and in alignment with prevailing regulatory expectations concerning customer due diligence, all branches are hereby directed to implement enhanced verification protocols for over-the-counter cash withdrawals equal to or exceeding RM10,000, effective 3 August 2026. Tellers shall, in addition to existing identification requirements, (i) perform secondary verification via the biometric verification terminal where the customer is enrolled, or, in the absence of enrolment, obtain supervisor countersignature; (ii) record the stated purpose of transaction in the core banking remarks field using the standardised purpose codes annexed hereto; and (iii) where the transaction exhibits characteristics inconsistent with the customer's known profile, escalate to the Branch Compliance Liaison prior to completion of the transaction. Non-adherence to the foregoing shall constitute a breach of the Bank's operational compliance standards and may result in disciplinary action in accordance with the Employee Handbook. Branch Managers shall ensure all front-line personnel acknowledge this circular via the LMS by 28 July 2026.
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Exercise Data D — Complaint Data Table (Scenario 5)

Tip: Paste as plain text — Copilot Chat reads simple row/column text fine.

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Customer Complaints by Category - Q2 2026 (Meridian Bank, Klang Valley region)
Category | Apr | May | Jun | Avg Resolution Days
ATM/CDM issues | 84 | 79 | 88 | 2.1
Online banking login | 112 | 145 | 198 | 3.4
Card fraud disputes | 41 | 44 | 43 | 11.8
Branch waiting time | 67 | 58 | 49 | 1.2
Loan processing delays | 29 | 31 | 55 | 9.6
Staff conduct | 8 | 12 | 7 | 4.5
Fees & charges | 53 | 50 | 51 | 2.8
Total | 394 | 419 | 491 | -
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