GCAD TRAINING USE CASE | DATA STORYTELLING USING EXCEL & POWERPOINT | INTERMEDIATE | 1 DAY

Deposit Account Exception Report

Short-lived accounts: from exception report to decision

CAUTION All accounts, branches and officers are fictional. For training only.

1. Background

Each month, GCAD receives an exception report of deposit accounts that were opened and closed within 90 days. Short-lived accounts can be a sign of money laundering:

- **Structuring:** cash deposits kept just under RM25,000, so that no Cash Threshold Report (CTR) is made.
- **Layering:** money goes in and out fast, to hide where it comes from.
- **Velocity:** many deposits in a short time.

2. The report

The report covers 120 accounts opened from 1 April to 30 September 2026 at 6 branches. It is a raw export from the core banking system. It is not ready for analysis.

Sheet	Content
Read_Me	The meaning of each column
Exception_Report	One row for each account: branch, customer type, dates, cash in, cash out, number of deposits, deposits of RM20,000 to RM24,999, and the officer who opened it

3. Your task

Your manager, the **Head of Audit, Retail Banking**, asks: **"Do these accounts show a money laundering pattern? Must we escalate?"** You have 10 minutes and 5 slides in the next team meeting.

1. **Discover:** clean the report and find the insights with PivotTables.
2. **Develop:** select the insight for the Story Space and write the story with 3C.
3. **Design:** select the chart and write a hybrid title.
4. **Drive:** remove the chart junk and build a 5-slide deck.

4. Worksheet

Discover

Item	Your answer
Business question	
Sub-questions (5 or 6)	
Control totals (TOTAL row)	

	S.C.A.N: what you found (with numbers)
S	
C	
A	
N	

	Insight: WHAT + WHY + WHAT TO DO
1	
2	
3	

Develop

Item	Your answer
Story Space insight	
Crowd: who, cares about, objection	
S.T.O.R.Y	
Core: Problem, Stakes, Steps, Call to Action	

Design

Item	Your answer
Data story type and chart	
Hybrid title: headline	
Hybrid title: call to action	