# Oracle Financial Services Behavior Detection Applications Pack

Version 8.0.3.0.0

## Release Notes

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**FINANCIAL SERVICES**

# DOCUMENT CONTROL

| Version Number | Revision Date | Description |
|---|---|---|
| 1.0 | Created: October 2016 | Captured new feature and known issues for Common Reporting Standard Application 8.0.3.0.0 release. |
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# Preface

This Preface provides supporting information for the Oracle Financial Services Behavior Detection (OFS BD) Applications Pack Release Notes.

This preface includes the following topics:

- Purpose of This Document
- Intended Audience
- Related Documents

## Purpose of This Document

This document contains release information for the following products:

- Oracle Financial Services Analytical Applications Infrastructure (OFS AAI)
- Oracle Financial Services Behavior Detection

## Intended Audience

This document is intended for users of Oracle Financial Services Common Reporting Standard Application.

## Related Documents

This section identifies additional documents related to the Oracle Financial Services Behavior Detection (OFS BD) Applications Pack 8.0.3.0.0. You can access Oracle documentation online from the Documentation Library for OFS BD 8.0.3.0.0 (OTN).

**OFSAA Related Documents**

- *Oracle Financial Services Advanced Analytical Applications Infrastructure (OFS AAAI) Applications Pack Installation and Configuration Guide*
- *Oracle Financial Services Analytical Applications Infrastructure Environment Check Utility Guide*
- *Oracle Financial Services Analytical Applications Infrastructure User Guide*
- *Oracle Financial Services Analytical Applications Infrastructure Administration Guide*
- *Oracle Financial Services Analytical Applications 8.0.3 Technology Matrix*

**OFS BD Related Documents**

- *Behavior Detection Applications Pack Installation Guide*

- *Common Reporting Standard Administration and Configuration Guide*

- *Common Reporting Standard Data Model Reference Guide*

- *Common Reporting Standard User Guide*

# 1    Release Highlights

This release of the *Oracle Financial Services Behavior Detection Application Pack* is a controlled release that is intended only for Common Reporting Standard (CRS) Application. This is a new feature introduced in this release.

**NOTE:**    This installer cannot be used to install a fresh OFS BD instance or to upgrade an existing OFS BD instance. For any clarification, contact Oracle Support.

The Oracle Financial Services Common Reporting Standard application enables financial institutions to create reports containing tax data on reportable accounts for their respective jurisdiction, which in turn will exchange it with other participating jurisdictions on an annual basis.

CRS is a global model developed by the Organization for Economic Cooperation and Development (OECD) Council, working with G20 countries, for automatic exchange of information, including the technical modalities, to better fight tax evasion and ensure tax compliance. CRS combines global anti-money laundering standards with intergovernmental implementation such as found in the Foreign Account Tax Compliance Act (FATCA), and provides an automatic exchange of information in a global context.

Jurisdictions must obtain information from their financial institutions and share that information with other jurisdictions annually, in accordance with CRS. The Standard specifies the financial account information to be exchanged, which financial institutions are required to report, the different types of accounts and taxpayers covered, and the due diligence procedures to be followed.

You can access the latest information and additions to these on the Oracle Technology Network from OTN Tech Stack.

# 2    Introduction

This chapter covers following topics:

- [About Oracle Financial Services Analytical Applications (OFSAA)](#)

- [Components of Oracle Financial Services Behavior Detection (OFS BD) Applications Pack](#)

## 2.1    About Oracle Financial Services Analytical Applications (OFSAA)

In today's turbulent markets, financial institutions require a better understanding of their risk-return, while strengthening competitive advantage and enhancing long-term customer value. Oracle Financial Services Analytical Applications (OFSAA) enable financial institutions to measure and meet risk adjusted performance objectives, cultivate a risk management culture through transparency, lower the costs of compliance and regulation, and improve insight into customer behavior.

OFSAA uses industry-leading analytical methods, shared data model and applications architecture to enable integrated risk management, performance management, customer insight, and compliance management. OFSAA actively incorporates risk into decision making, enables to achieve a consistent view of performance, promote a transparent risk management culture, and provide pervasive intelligence.

Oracle Financial Services Analytical Applications delivers a comprehensive, integrated suite of financial services analytical applications for both banking and insurance domain.

## 2.2    Components of Oracle Financial Services Behavior Detection (OFS BD) Applications Pack

OFS Behavior Detection Applications Pack includes the following applications:

- **Financial Services Analytical Applications Infrastructure**: This application streamlines analysis using a set of tools for data management and security administration and creates a single, consistent, enterprise-wide source of all relevant customer and financial data.

- **Financial Services Behavior Detection**: This application enables financial institutions to meet their regulatory reporting requirements as part of integrated financial crime and compliance management approach and helps reduce compliance costs and manage potential exposures.

  Oracle Financial Services Behavior Detection (BD) provides automated, comprehensive, and consistent surveillance of all accounts, customers, correspondents, and third parties in transactions, trades, orders across all business lines. The application allows organizations such as banks, brokerage firms, and insurance companies to monitor customer transactions daily, using customer historical information and account profiles to provide a holistic view of

all transactions, trades, orders and other activities. It also allows organizations to comply with national and international regulatory mandates using an enhanced level of internal controls and governance. Behavior Detection is a common platform that supports the following OFSAA products:

- **Anti-Money Laundering Enterprise Edition (AML EE)** monitors transactions to identify possible money-laundering activities. These scenarios consider whether the geographical location or entities involved warrant enhanced scrutiny; monitor activity between accounts, customers, correspondents, and other entities to reveal relationships that could indicate efforts to launder funds; address sudden, significant changes in transaction activity that could indicate money laundering or fraud; and detect other types of activities that are considered potentially suspicious or indicative of money laundering.

- **Know Your Customer (KYC)** assesses the risk associated with a customer by considering different attributes of the customer and enables financial institutions to perform Due Diligence, Enhanced Due Diligence, and continuous monitoring of customers. Cases generated in Know Your Customer can be managed within Enterprise Case Management to track investigations until they have been resolved or reported to the appropriate regulatory authorities.

- **Enterprise Fraud Management (EFM)** detects behaviors and patterns that evolve over time and are indicative of sophisticated, complex fraud activity. These scenarios monitor check and deposit / withdrawal activity, electronic payments, such as funds transfer and payments completed through clearing house (ACH) mechanisms, and ATM and Bank Card to identify patterns of activities that could be indicate fraud, counterfeiting or kiting schemes, identity theft or account takeover schemes. Fraud scenarios also monitor employee transactions to identify situations in which employees, acting as insiders, take advantage of access to proprietary customer and account information to defraud the financial institution's customers.

- **Currency Transaction Reporting (CTR)** analyzes transaction data from the organization and identifies any suspicious activities within the institution that may lead to fraud or money laundering and must be reported to the regulatory authorities. Currency Transaction Reports (CTRs) are created either at the branches or through the end of day files, where the CTR application aggregates multiple transactions performed at the branch, ATMs and Vaults. Oracle Financial Services Currency Transaction Reporting then helps the organization file the CTR online with the U.S. Financial Crimes Enforcement Network (FinCEN) using a discreet form or uploaded in a batch form in a specific text file format.

  Unlike alerts for other Oracle Financial Services products such as Anti-Money Laundering, Fraud, Trading Compliance, Broker Compliance, or Energy and Commodity Trading Compliance which appear in an Alert Management user

interface, CTR alerts are automatically processed and converted into CTR reports or Monetary Instrument Log reports which can be worked through the CTR user interface.

- **Foreign Account Tax Compliance Act (FATCA) Management** allows financial institutions to comply with FATCA regulations from the Internal Revenue Service and the US Treasury Department which prevent US taxpayers who hold financial assets in non-US financial institutions and other offshore vehicles from avoiding their US tax obligations. The FATCA Management solution integrates with Enterprise Case Management to track investigations until they have been resolved or reported to the appropriate regulatory authorities.

- **Trading Compliance (TC)** examines prices and timing of orders and executions by comparing them to market conditions and detect behaviors or situations that violate exchange, market center, and individual broker or dealer policies and procedures, including behaviors that violate the Chinese Wall policies and procedures established by the Firm or those with confidential information held by the Firm about a security.

- **Personal Trading Approval (PTA)** monitors employee investment accounts and trades. Employees of the financial institution submit trade requests to be made from their approved investment accounts. Compliance officers can then review, approve, or reject the trade requests to ensure that their employees are acting in compliance with regulations. Financial institutions can also use this solution to maintain employee attestations.

- **Trade Blotter (TB)** allows trades to be viewed and reviewed, primarily for suitability issues within the wealth management sector, by compliance analysts an or business supervisors after a trade has been executed. The Trade Blotter is a list of trades returned after a search based on specified criteria. Users can view trade details, view related trade documents, enter a comment on a specific trade, and then mark the trade as reviewed or requiring follow-up.

- **Broker Compliance (BC)** identifies activities or situations in customer accounts that involve either a significant amount of risk-and therefore may be unsuitable for the customer-or may violate trading rules set by the exchanges or regulators; trades in mutual fund securities that may violate regulatory trading guidelines, Commission policies, or are unsuitable for a particular customer; and activities performed by employees that may violate regulatory conduct rules or may be prohibited by firm policies. These scenarios also detect instances in which an investment advisor may be managing client accounts in a manner that is unsuitable for their customers, giving preferential treatment to particular customers, or manipulating transactions between accounts; and instances in which a portfolio manager may be placing orders on material, non-public information, misrepresenting portfolio performance, or unfairly allocating orders to accounts they manage.

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- **Energy and Commodity Trading Compliance (ECTC**) monitors trading activities that involve the financial institution as the buyer or seller on energy and commodity related trades, including commodities, options, futures, and swaps.

- **Enterprise Case Management (ECM)** manages and tracks the investigation and resolution of cases related to one or more business entities involved in potentially suspicious behavior. Cases can be manually created within Enterprise Case Management or your firm may integrate other Oracle Financial Services solutions, such as Alert Management, Know Your Customer, and FATCA Management, which can be used to create cases.

- **Common Reporting Standard (CRS)** enables financial institutions to create reports containing tax data on reportable accounts for their respective jurisdiction, which in turn will exchange it with other participating jurisdictions on an annual basis.

# 3    Oracle Financial Services Analytical Applications Infrastructure

This chapter includes the following topics:

- New Features

- Fixed Issues

## 3.1    New Features

The following new features are supported in this release:

- **Model Upload**

  Naming Convention of constraints (PK and FK) has been changed to resolve the following issues:

  - For tables with similar names which are relatively long (>27 characters) where the initial characters differ, (such as, STG_COMMON_ACCOUNT_SUMMARY, and FCT_COMMON_ACCOUNT_SUMMARY), the constraint names are generated as the same, causing an Oracle error of duplicate constraints.

  - When the number of foreign keys for a table is more than 100, the length of the constraint name exceeds the permissible limits allowed by Oracle Database.

  The Update Constraints utility (23251358) is introduced to alter the existing constraint name references according to the new convention. A unique ID is generated for each data model entity.  The new constraint name will be generated by appending the unique ID with 'FK' or 'PK' (along with a sequence for FK). For example the Primary Key on DIM_ACCOUNT will be formed as PK_101, where 101 is the unique ID of DIM_ACCOUNT. Similarly, Foreign Keys on FCT_ACCOUNT_SUMMARY will be FK_206_01, FK_206_02, FK_206_03, FK_206_04, where 206 is the unique ID of FCT_ACCOUNT_SUMMARY and the table has four foreign keys.

  For more information, see OFS AAAI Application Pack Installation and Configuration Guide_8.0.3.0.0.

- **Process Modeling Framework**

  - Supports asynchronous invocation of workflow

  - Supports setting reminder for a task

  - Supports setting expiry date for a task

  - Supports escalation of tasks

  - Supports delegation of task to peers or subordinates

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- Parallel gateway is introduced, which can be used to execute multiple transitions in parallel.

- Multi Choice gateway is introduced, which can be used to execute multiple transitions/flows based on a decision rule.

- Supports Committee approval/Group Consensus that can be used to decide whether the flow should move to a particular activity based on the response of a single member, the majority of members of the group, or all members of the group. If more than one group is present, then you have the design option to move the flow to a particular activity based on the response of a single group, all groups, or the majority of groups.

▪ **Data Quality Framework**

OFSAAI is provided with a comprehensive business semantic rich and FSI domain centric Data Quality Rule Type called Control Total Check. This type of quality check allows configuration of entity-attributes (multiple ones) checked against a reference entity with its set of attributes. Both LHS (subject entity) and RHS (reference entity) permit tagging aggregate functions to attributes, adding dimension-filters to the where-clause and supporting group-by predicates.

▪ **Business Metadata Management**

UAM Hierarchy resave utility (runit.sh) is enhanced with an additional option to save the hierarchies in synchronous manner.

▪ **Run Rule Framework**

Run definition supports selection of AMHM filter as Run condition and/or Job condition.

▪ **System Configuration and Identity Management**

- Supports configuration of OFSAAA with multiple LDAP directories.

- FTPSHARE DB and APP server screen now accepts special characters for password.

- OFSAA is enhanced to act as service provider for SAML integration.

▪ **Forms Framework**

- Supports collapsing of the Rich Text Control editor.

- Toggle button is introduced.

- Supports events for Rich Text Control.

- Supports yen special character (¥) in UI.

- Supports reuse of Grid/ Child form.

- Customization for displaying basic Rich Text Control is introduced.

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- Multi-select Control now supports Focus events.

- Supports either Single-select or Multi-select Control based on the corresponding column value of the grid.

- Supports configurable Search fields in Hierarchy Control.

- Hourglass/ Progress bar is introduced to show the duration of document upload.

- Supports Hierarchy Control Search functionality for non-list custom Hierarchies.

- Displays an alert message if exporting records cross a specified limit.

- Hierarchy Control is enhanced not to accept a root node.

- Supports configuring expansion level for custom Hierarchies.

- Configuration parameter is introduced for not displaying UI search in the Hierarchy Control window.

- Supports assigning values to Label Control.

- Supports partial save of forms by highlighting the mandatory fields.

- Difference Container supports KBD Control.

- **Forms Manager**

  - Ability to define and maintain Applications which is a set of Pages grouped together.

  - Single screen view for all components within a Page.

  - Enhanced the following from a Page perspective:

    - Blocks (Frames)

    - Forms

    - Containers

    - Controls

    - Validation Rules

    - Actions (Buttons)

    - Processing Rules

    - Masking

    - Control Reorder

  - Introduced Controls as Non-Action, Action and Advanced.

  - Supports invoking a page from Menu and Tab.

- Introduced Application Administration for maintaining the Application.

- Supports generating pages individually.

- Supports creating pages from existing Custom Layouts.

- Introduced Supported Objects in Template frames like Form, Tab, Custom JSP and Report.

## 3.2 Fixed Issues

The following table lists the fixed issues:

| Component | Sub Component | Bug No | Subject |
|---|---|---|---|
| Unified Metadata Manager | Business Metadata Management | 22517322 | SUPPORT FOR PLACEHOLDERS BASED DATASET IN BUSINESS PROCESSORS |
| | | 24285674 | DEFAULT HIERARCHY FOR USER GROUP MAP IS NOT AVAILABLE |
| | | 22828608 | DERIVED ENTITY THROUGH BATCH FRAMEWORK NOT FAILS IF ORIGINALLY FAILED |
| | - | 23630753 | IMPORT OF BP FAILS ON 8.0.2 ENVIRONMENT |
| | | 22955414 | UNABLE TO RESAVE HIERARCHY POST 801 LP INSTALLATION |
| | Data Quality Group | 24293717 | DQ GROUP EXECUTIONS FAILED FOR SOLARIS X86 |
| | Metadata Browser | 23759051 | REV_OBJECT_REPOSITORY_TL.OBJECT_DESCRIPTION TO BE INCREASED TO VARCHAR2(4000) |
| | | 22884416 | RULE MAPPING IN MDB SHOWS LONG DESCRIPTION OF BP INSTEAD OF SHORT DESCRIPTION |
| Forms Framework | Forms Manager | 22328459 | ISSUES WITH SELECT CONTROL IN FORMS MANAGER |
| | | 22328255 | FORMS FAILED TO SAVE WHILE ADDING CUSTOM MESSAGES |
| | | 22328168 | UNABLE TO CONFIGURE TYPE "1" CONSEQUENCE VALIDATION RULE SETS. |
| | | 22328094 | NUMBER CONTROLS MIN LENGTH AND MAX LENGTH PARAMETERS NOT AVAILABLE. |
| | Forms Rendering Engine | 23583998 | ROOT NODE SHOULD NOT BE ALLOWED TO SELECT IN HIERARCHY CONTROL |
| | | 22862981 | TOGGLE BUTTON IS REQUIRED |

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| | | 21973759 | COMPLETE HELP TEXT IS NOT DISPLAYED IN UI |
|---|---|---|---|
| | | 20939525 | EVENTS FOR RICH TEXT CONTROL |
| | Forms: ROR | 22746543 | FIELD CHOOSER SAVE IS NOT WORKING AS EXPECTED |
| | | 23281292 | REMOVAL OF SEARCH ON HIERARCHY POP UP WINDOWS |
| | | 20818824 | DISPLAY OF SPECIAL CHARACTERS ON SCREEN |
| | | 22907718 | VALIDATIONRULESET PARAMETER CAUSING SCRIPT ERROR IN TYPE="41" HIERACHY CONTROL |
| | | 22615445 | WHILE SAVING RECORD WITH DECIMAL VALUE, AFTER SAVE SHOWING WRONG DECIMAL VALUE. |
| | | 22461676 | IF HELP TEXT CONTAINS SPECIAL/NEWLINE CHARACTERS, APPEARS WRONG TEXT IN FRONTEND |
| | | 22239118 | MORE HELP TEXT RELATED ISSUES FOUND AFTER APPLYING 21369130 PATCH |
| | | 21974187 | ALIGNMENT ISSUE WITH WRAP AND UNWRAP |
| | | 21753129 | REQUIRED SCROLL BAR IN CONTEXTHELP IF CONTENT IS TOO LONG |
| | - | 23241509 | PDF FORMAT MUST BE SUPPORTED BY EXPORT FUNCTIONALTY |
| | | 23030449 | NOT ABLE TO LOAD THE TAB IN UI THROUGH FORMS_MANGER BECAUSE OF BIG TAB ID |
| | | 22933709 | CLICKING THE X DOES NOT CLEAR THE SELECTED LIST IN DROPDOWN LIST |
| | | 22875369 | NOT READING DATA SET DEFINITION FROM WEB LAYER CACHE |
| | | 22687923 | FILE CONTAINING SINGLE QUOTE IN IT'S NAME IS NOT SHOWN IN THE DOCUMENT GRID |
| | | 22390715 | REQUEST TO REMOVE RICOFILE LIBRARY REFERENCES FROM MAPRENDERER.JSP |
| | | 21768415 | MENU AND DROP DOWN OVERLAP |
| | | 21626063 | WRONG REPLACEMENT OF LOGICAL PARAMETERS THROWING SQL EXCEPTIONS |
| | | 21625984 | CONTENT OF TABS ARE GETTING DISAPPEARED |
| | | 21545291 | THE UI SHOWS NO DATA EVEN IF IT HAS DATA. |

| | | 20783308 | TEXT AREA - BEYOND THE ALLOWED LIMIT TRIMS DATA |
|---|---|---|---|
| Data Entry Forms and Queries | Data Entry | 22127463 | OFSAAI 8.0 DEFQ FAILS WHEN AUTHORIZING RECORD PLACED ON HOLD |
| Operations | Batch Execution | 22816895 | BATCH EXECUTION SCREEN RESPONDS SLOW (TAKES APPROX 50 SECONDS TO LOAD) |
| | | 22647400 | UNABLE TO DO EXCLUDE/INCLUDE DURING RE-RUN OPTION OF BATCH EXECUTION |
| | - | 21311157 | OFSAA WENT TO HANGING STATE DURING DMP RESTORE PROCESS |
| Metadata such as T2T, F2T, etc | T2T Issues | 20418253 | MAPPING SECTION IN T2T RANDOMLY DUPLICATES MAPPING MULTIPLE TIMES AFTER EDITING |
| Rules Framework | - | 23712109 | MRE EXECUTION FAILED,CLASSNOTFOUNDEXCEPTION |
| | | 23710220 | COMMAND LINE RULE EXECUTION FAILED, ERROR WITH UNABLE TO FETCH RULE ID |
| Install and Upgrade Issues | Migration Scripts | 23182300 | PORTC UTILITY UPDATE LRM SPECIFIC FILE |
| | Upgrade Kits | 23708520 | ISSUE IN DEPLOYING IPE.WAR AFTER AAAI 802 UPGRADE |
| Administration | Security Management | 23502411 | SMS AUDIT TRAIL REPORT PRINT TO FILE OPTION IS NOT WORKING |
| | - | 23476979 | ERROR IN NOHUP.OUT WHILE STARTING 8.0.2 APP LAYER |
| System Configuration | Configuration | 23497342 | NOT ABLE TO DELETE LDAP SERVER DETAILS FROM LDAP SERVER DETAILS SCREEN |
| | - | 23560716 | DEBUG INFORMATION SHOULD NOT BE PRINTED UNLESS IN DEBUG MODE |
| | | 23049665 | PORTC.JAR DOES NOT UPDATE CONTEXT-NAME IN MENU_ITEMS TABLE |
| | | 22883826 | ROOT CONTEXT FIELD COMING AS EMPTY IN LDAP SERVER DETAILS PAGE |

# 4 Oracle Financial Services Behavior Detection

This chapter includes the following topics:

- New Features

- Limitations and Known Issues

## 4.1 New Features

The following new features are supported in this release:

- **Common Reporting Standard (CRS)**

    This application provides the ability to create a new report format for financial institutions. It includes the following features:

    - Creating manual report

    - Adding and modifying the contents of the report

    - Validating at the report creation level

    - Validating reports in bulk

    - Maker checker workflow for reports

    - Generating final XML

## 4.2 Limitations and Known Issues

The following table lists the Limitation and Known Issues:

| Component | Bug ID | Description |
|---|---|---|
| User Interface | 24789628 | SEARCH IS FAILING FOR ACCOUNT_HOLDER_REPORTABLE_COUNTRIES |

# 5   Hardware/Software Tech Stack Details

The hardware/software combinations required for OFS BD 8.0.3.0.0 are available at OTN Tech Stack. Refer to **OFSAA 8.0.3.0.0** hardware software requirements.

# 6     Third-Party Software Tools

Information about the Third Party software tools used in OFS Behavior Detection 8.0.3.0.0, is available in the OFSAA Licensing Information User Manual 8.0.2.0.0, at the OTN Documentation Library.

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**Oracle Financial Services Behavior Detection Applications Pack 8.0.3.0.0 Release Notes**

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