

Oracle Financial Services Behavior Detection Application Pack

Release Notes

Release 8.1.1.0.0

July 2021

ORACLE
Financial Services

OFS Behavior Detection Release Notes

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Document Control

Version Number	Revision Date	Change Log
1.0	July 2021	First release of this document.

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1 Preface

This preface provides supporting information for the Oracle Financial Services Behavior Detection Application Pack Release Notes.

Topics:

- [Purpose of This Document](#)
- [Intended Audience](#)
- [Related Documents](#)
- [Documentation Accessibility](#)

1.1 Purpose of This Document

This document contains release information for the following products:

- Oracle Financial Services Anti Money Laundering
- Oracle Financial Services Common Reporting Standards
- Oracle Financial Services Currency Transaction Reporting
- Oracle Financial Services Enterprise Fraud Management
- Oracle Financial Services Know Your Customer
- Oracle Financial Services Crime and Compliance Analytics

1.2 Intended Audience

This document is intended for users of the Oracle Financial Services Behavior Detection Application Pack, specifically those interested in a broad overview of the new features in this release. Additionally, this document is provided for those who want to know specifically which issues or change requests from the previous release have been resolved, which scenarios have been impacted by any changes, and which issues remain.

1.3 Related Documents

This section identifies additional documents related to OFS BD Application Pack. You can access the following documents from the [OHC library](#):

- OFS Behavior Detection Application Pack Installation Guide
- OFS Behavior Detection Application Pack User Guide

This release includes the following additional related documents:

- Administration Tools User Guide
- Anti-Money Laundering Technical Scenario Description
- Behavior Detection Administration Guide
- Behavior Detection Configuration Guide

- Behavior Detection Data Interface Specification
- Behavior Detection User Guide
- Common Reporting Standard Administration and Configuration Guide
- Common Reporting Standard User Guide
- Currency Transaction Reporting Administration and Configuration Guide
- Currency Transaction Reporting Technical Scenario Description
- Currency Transaction Reporting User Guide
- Financial Services Data Model Reference Guide Volume 1: Business Data
- Financial Services Data Model Reference Guide Volume 2: Oracle Financial Services Data
- Fraud Technical Scenario Description
- Glossary of Financial Crimes and Compliance Management Products
- Know Your Customer Administration Guide
- Know Your Customer Data Model Reference Guide
- Know Your Customer Risk Assessment Guide
- Know Your Customer Service Guide
- Scenario Manager User Guide
- Scenario Wizard Configuration Guide
- Security Guide
- Services Guide
- Oracle Financial Services Analytical Applications Technology Matrix

1.4 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docac>

2 Introduction

In terms of regulatory reporting, financial institutions feel increasingly boxed in. The number, frequency, and complexity of reports continue to spiral, especially for global financial institutions. At the same time, regulators strongly encourage firms to spend more time on analysis and review, such as the US Federal Reserve's guidance that financial institutions spend 80% of the time allocated for regulatory reporting on analytics/reviews and 20% on data compilation. Financial institutions also continue to struggle with data aggregation and quality, and, in many cases, the last stages of reporting are often a largely manual process.

While facing growing regulatory costs and complexity, financial services organizations struggle to realize the positive impact of more rigorous reporting requirements. As a result, they are compiling significantly more data for reporting purposes. Still, they do not have adequate time and resources to fully analyze and gain new insight from this data – translating to a missed opportunity.

The Oracle Financial Services 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:** The multiple applications within the Financial Services Behavior Detection platform enable financial institutions to meet their regulatory reporting requirements as part of an 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 customer attributes 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 may indicate 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 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 US Financial Crimes Enforcement Network (FinCEN) using a discreet form or uploaded in a batch form in a specific text file format.

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

NOTE

Oracle Financial Services Currency Transaction Reporting product applies to North American regulations only, specifically US regulatory requirements.

3 Oracle Financial Services Behavior Detection

This chapter describes the new features, bugs addressed, and known issues in this release of OFS Behavior Detection.

Topics:

- [Bugs Fixed in This Release](#)
- [Limitations and Known Issues](#)

ATTENTION

If you are upgrading from a prior release to 8.1.1, please note that the dispositioning of alerts through Alert Management (AM) is no longer supported. AM can be used only to verify the output of Behavior Detection scenarios and is no longer used for alert review. By using AM for dispositioning alerts, customers will be out of compliance with their support contract.

The Event Correlation module in Enterprise Case Management (ECM) should be used to correlate events from the FCCM Behavior Detection engine or those ingested from external applications. Customers are required to use ECM for reviewing and investigating alerts. A restricted use license of ECM is provided with the BDF license which replicates the functionality available in AM to the best that is currently available within ECM. Implementations should use the available batch processes to automatically move Alerts from BDF into ECM where correlation rules will promote them to a case. From the case all levels of investigation can occur. If this updated process is not clear to your implementation team it is advised that you contact Oracle Partner Network or Oracle Consulting to be trained.

As of June 8th, 2021, the following Financial Crimes and Compliance Applications are no longer being offered by Oracle Financial Services. These products are not supported on release 8.1.1.1:

- Oracle Financial Services Trading Compliance
- Oracle Financial Services Trading Compliance Enterprise Edition
- Oracle Financial Services Broker Compliance
- Oracle Financial Services Broker Compliance Enterprise Edition
- Oracle Financial Services Trade Blotter

3.1 Bugs Fixed in This Release

The following bugs have been fixed in OFS Behavior Detection Release 8.1.1.0.0.

Table 1: Resolved Issues

Component	Bug ID	Resolution
Admin Tools	32347977	Duplicate metadata in the KDD_TA_ROLES table has been removed to prevent the Test Threshold batch from failing.
Admin Tools	32351156	When running the run_drm_utility.sh package, Business stands for "Owner of the object" (Atomic schema owner).
CTR	32447358	Exemptions can be reassigned while in Recertify or Recertify Review status.
CTR	32323434	Messages are displayed when actions have been successfully executed.
CTR	32323531	Standard comments provided by the Oracle client display in the Standard Comments list.
Data Ingestion	32323210 32523761 32610872 32556322	The data model has been updated. For more information, refer to MOS .
Data Ingestion	32376901	An OFSAAI update has converted the DynamicServices.xml file to a table for the SKU/Single ear, archive, and war deployment initiative.
Installer	32323342	The steps for populating ISOCountryCode data in the kdd_code_set_trnln table can be found in the <i>Oracle Financial Services Behavior Detection Applications Pack Installation Guide</i> .
Installer	32397042	Issues with ROAR deployment in WebLogic were resolved by updating the Installation Guide to provide additional actions.

Component	Bug ID	Resolution
KYC	32323256	<p>The application validates that Risk Category Score values are within a range of 0-100 (inclusive) without overlapping.</p> <p>For example, if configured as:</p> <ul style="list-style-type: none"> • Low -- 0-50 • Medium -- 51-75 • High -- 76-100 <p>Then the following values are valid:</p> <ul style="list-style-type: none"> • High - 70 to 100 • Medium - 40 to 70 <p>And the following values are invalid:</p> <ul style="list-style-type: none"> • High - 70 to 100 • Medium - 40 to 75
KYC	32323003	The KYC Assessments page displays the Report and Administration tabs based on how user roles are mapped.
Metadata	31533918 32104677 32347977 32403488	<p>When running the Threshold Analyzer utility, a duplicate column error appeared for the following scenarios:</p> <ul style="list-style-type: none"> • Escalation in Inactive Accounts • High Risk Transactions: Focal High Risk Entity • High Risk Transactions: High Risk Counter Party • Patterns of Funds Transfers Between Internal Accounts and Customers • Price Disimprovement • Price Improvement • Rapid Movement of Funds - All Activity • Single or Multiple Cash Transactions: Large Significant Transactions • Transactions in Round Amounts • Transactions in Round Amounts (Wire) <p>The KDD_TA_ROLES table in the metadata has been updated to correct this duplicate column error.</p>
Scenarios	32310150	If an Anticipatory Profile contains multiple records with different source funds codes, only records with the maximum amount will be considered in the scenario.
Scenarios	32346259	The ML_STRUCTUREING_CU.sql DB function is required when loading Structuring scenarios via SMLoad.

3.2 Limitations and Known Issues

The known issues/limitations in OFS Behavior Detection Release 8.1.1.0.0. are as follows.

Table 2: Known Issues

Component	Bug ID	Description
Admin Tools Parameters	32238088	<p>The following attributes of the Admin Tools Parameters fail to load automatically during installation and must be manually updated:</p> <ul style="list-style-type: none"> • Attribute 4 Value • Attribute 5 Value • Attribute 8 Value <p>To update these parameters in the Manage Common Parameters page, select the Used for Design parameter category and the Admin Tools parameter name.</p>
Ingestion		<p>The following items are not supported in this release:</p> <ul style="list-style-type: none"> • Hive Installation and Hive to Table (H2T) Ingestion • Table to Table (T2T) validation. If T2T validation is required, contact Support. • Running ingestion from an AAI batch
Installation Parameters	32936361	<p>When the WEEK_END_HOLIDAY_PATTERN parameter in DEFAULT.PROPERTIES is set as Friday, Saturday application installation may result in errors. The OFS Behavior Detection Application Pack Installation Guide provides a workaround for this issue.</p> <p>For a workaround and more information, see the <i>Managing Annual Activities</i> section of the <i>Behavior Detection Administration Guide</i>. OFSBD requires that you perform certain calendar management tasks at least annually, namely, loading holidays and weekly off-days of the Oracle client. This ensures that OFSBD has the necessary information for populating its own business calendars.</p>
Installer	32724585	<p>A direct installation of the BD811 release is only available on LINUX & SOLARIS SPARC. BD811 AIX OS/BD811 Solaris X86 installers are not currently supported.</p> <p>However, upgrading BD806/BD807/BD808 AIX installations to BD811 LINUX/SOLARIS SPARC is supported.</p>
User Interface	32733784	<p>When accessing the FCCM Analytics 'Reports' menu item, there are random times when users will be prompted to provide their user ID and password. However, if the user closes the window and accesses the 'Reports' link a second time, they will not be prompted to log in, and they will be logged in as expected.</p>

Component	Bug ID	Description
VPAT	32637166	Known Issues raised with OFSAI regarding Voluntary Product Accessibility Template (VPAT) issues found in OJET Framework and Old formsFramework.
	32637195	
	32637230	
	32637195	
	32637258	
	32637273	
	32637304	
	32637325	
	32637348	
	32637362	
	32637372	
	32637380	
	32637429	
	32612224	
	32612384	
	32605676	

4 **Oracle Financial Services Analytical Applications Infrastructure**

For more information on new features, resolved issues, or the known issues/limitations of Oracle Financial Services Analytical Applications Infrastructure, see the [Oracle Financial Services Analytical Applications \(OFSAA\) documentation](#).

5 Hardware and Software Tech Stack Details

The hardware and software combinations required for OFS BD 8.1.1.1.0. are available in the [OHC Tech Stack](#).

6 Licensing Information

For details on any third-party software tools used, see the *OFSAA Licensing Information User Manual Release 8.1.0.0.0* available in the [OFSAA Generic Documentation Library](#).

OFSAA Support

Raise a Service Request (SR) in [My Oracle Support \(MOS\)](#) for queries related to the OFSAA applications.

Send Us Your Comments

Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

- Did you find any errors?
- Is the information clearly presented?
- Do you need more information? If so, where?
- Are the examples correct? Do you need more examples?
- What features did you like most about this manual?

If you find any errors or have any other suggestions for improvement, indicate the title and part number of the documentation along with the chapter/section/page number (if available) and contact the Oracle Support.

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