

Oracle Financial Services
Behavior Detection Application Pack
Release Notes
Release 8.1.1.1.0
October 2021

ORACLE
Financial Services

OFS BEHAVIOR DETECTION RELEASE NOTES

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Document Control

Table 1 lists the document control.

Table 1: Revision History

Revision Number	Revision Date	Change Log
1.0	October 2021	The initial 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 Management 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](#).

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. It 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, and 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 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 only applies to North American regulations, 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:

- [Features De-supported/Deprecated in this Release](#)
- [Bugs Fixed in This Release](#)
- [Limitations and Known Issues](#)

ATTENTION If you are upgrading from a prior release to 8.1.1 or later, 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, you should 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 offered by Oracle Financial Services. These products are not supported on release 8.1.1 and later versions:

- 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 Features De-supported/Deprecated in this Release

With the release of Behavior Detection Framework (BDF) 8.0.5, dispositioning alerts through Alert Management (AM) is no longer supported. AM is only applicable to Trading Compliance and Broker Compliance. For AML and Fraud alerts, 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. AM can be used as read-only for viewing historical alerts but it is not to be used for investigating alerts, taking action on alerts, editing alerts and/or promoting alerts to a case. The manual Promote to Case functionality is no longer supported. Customers are 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 event correlation to move Alerts from BDF into ECM and then use alert correlation/promote to a case where 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.

3.2 Bugs Fixed in This Release

Table 1 lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.1.0.

Table 1: Resolved Issues

Component	Bug ID	Resolution
User Interface	31784654 32477405	Updates were made to backend data to resolve issues with how data displays in the UI.
BDF	31934738	Corrected anomalies associated with precedence of watch list scoring.
BDF	32519632	Corrected issues pertaining to Datamodel changes, watchlist risk scoring, and the Threshold Editor.
User Interface	32559621	Updated to allow Persons Involved to be listed as conductors when already involved in the CTR with different role.
KYC	32653636	Updates were made to KYC Risk Assessment statuses to ensure that the N_RA_STATUS_KEY value is correctly updated during KYC ECM batch execution.
Admin Tools	33266545	Cloned jobs which were generated during scenario execution show the appropriate domain.
Admin Tools	25699717	The Threshold Editor was updated to allow multiple jobs to run for scenarios which do not have a job ID associated with the base threshold set, such as Structuring scenarios.
Admin Tools	30592343	Updated the .jar file associated with the Threshold Editor to correct an error that displayed when using Internet Explorer.
Admin Tools	31203712	Corrected issues with how check boxes are selected in the Scoring Rule list.
Admin Tools	32104677	Updated the Admin Tools Patch Utility when an error was generated for some scenarios during the patch process.
Data Ingestion	31970356	Running GET_MANTAS_BATCH.sh when no batch is running generated an error. This was corrected.
Data Model	33174585	The Relationship Type Code field has been added to the Party to Party table. For more information, refer to the data model documentation available at MOS .
Data Model	33174602	The allowed length for the Institution Identifier field in the data model has been increased. For more information, refer to the data model documentation available at MOS .
Datamaps	3316396	A "maximum open cursor exceeded" error message was displaying while running the AlertAssignment job. The fix is included in this release.

Table 1: Resolved Issues

Component	Bug ID	Resolution
Datamaps	32030302	The AnticipatoryProfile datamap was updated to allow merging and not just inserting by updating a join condition for the Account Internal ID field.
Documentation	33197045	The Installation Guide and Technology Matrix have been updated to reflect that OAS5 should be used with release 8.1.1. This release is not compatible with OBIEE.
Installer	33164119 31191372	The installer was updated to include the scenariomanager.exe file.
KYC	31685032	A new data transformation task, Load_FCT_CUST_REVIEW_REASONS, was added.
KYC	32709226	The Accelerated Review Rules page has been updated to display the Date in either DD/MM/YYYY or MM/DD/YYYY format.
KYC	32758628	The Accelerated Review Rules page has been updated to make the Alert Score and Count of Alert fields non-mandatory when updating Risk Assess and Change Log rules.
KYC	33160505	When running multiple KYC Risk batches, some risk values were being incorrectly overwritten. This has been corrected and will continue to be improved in future releases.
KYC	33217873	The Risk Assessments page has been updated to prevent altering the historical weights which were in effect when the assessment batch was originally run, even when risk weight logic for future assessments has been changed.
Metadata	30030214	Added the Data Dump Date filter to the Customer To Customer Relationship table.
Metadata	31830090	The Location code "LOC" has been added to the Front Office Transaction Transaction Party Role codeset in the Front Office Transaction Party table. For more information, refer to the data model documentation available at MOS
Metadata	32046225	An error was generated when DIS tables are created using the wrong datatype. The creation for a DIS table should be similar to the following example: CREATE TABLE DIS_..... (COLUMN1 VARCHAR2(20 CHAR).....)
Metadata	32455676	A datamap was failing due to a .jar file pass through expression. This has been corrected where input strings with similar text will reflect in the log file rather than stopping the batch.
Metadata	32456270	The data model was updated to support Canadian STR. For more information, refer to the data model documentation available at MOS .

Table 1: Resolved Issues

Component	Bug ID	Resolution
Scenario	31863606	Update to prevent duplicate columns appearing when executing the following scenarios: <ul style="list-style-type: none"> • Transactions in Round Amounts (Wire) • Early Payoff or Paydown of a Credit Product • Structuring: Avoidance of Reporting Thresholds • Rapid Movement of Funds - All Activity • Escalation in Inactive Account • Large Reportable Transactions
Scenario	31924243	The Pattern of Funds Transfers Between Correspondent Banks scenario was updated to allow clients to remove the Last Activity Date filter.
Scenario	32642494 31989411	Updates were made to scenarios to enhance performance.
Scenario	32856018	The Early Payoff or Paydown of a Credit Product scenario, Customer focused, has been updated to correct a mismatch in the Data Dump Date variable.
Scenarios	30996096	Updated the alert generation logic for the scenario Anomalies in ATM, Bank Card: Excessive Withdrawals.
Scenarios	32158139	Added the Count of Digits in Check Number parameter to the ML-ChkMISequentialNumber scenario.
Scenarios	32223068 31869448	Updates were made to enhance performance when executing a job in the Solaris SPARC 11.3 environment.
Scenarios	33160458	Corrected an error which occurred when running the scenario.
User Interface	31042964	Updated to remove a mismatch of Disbursement details displayed from the UI.
User Interface	31483877	Updated the Alert Details in the Audit History tab to display fully with scrolling.
User Interface	31688537	A progress icon has been added to display in the Alert Search page when a search is in progress.
User Interface	31725161 31382526	Resolved issues with Scenario Threshold testing.
User Interface	31757418	A header was updated in the Threshold Editor page of the Administration tab.
User Interface	31923682	Updated the Audit Report to show the user name of the user who modified a threshold.
User Interface	31974703	The Persons Involved tab was updated to prevent an error generated when modifying a transaction record without a known Conductor ID or role.
User Interface	32198576	The ID Description field in the Persons Involved tab is enabled when the ID Type is selected as "Other".

Table 1: Resolved Issues

Component	Bug ID	Resolution
User Interface	32293391	Updates were made to how client-specific codesets are translated and appear on the UI.
User Interface	32345851	The Risk Score page has been enhanced to show all rule details for a Customer with multiple watch list matches.
User Interface	32467830 31528408	The Export to Excel option was updated.
User Interface	32488968	The More Information page has been updated to display information about all records and not limit the results due to pagination settings.
User Interface	32537950	Updated how the Advanced Search filters are displayed in the UI to correct a misalignment issue.
User Interface	32560031	The Household tab has been updated to remove an extra character which displayed for uncovered contracts and long contracts.
User Interface	32622765	Updates were made to searching for alerts related to entities.
User Interface	32804098	The size of the Alert Search ID box has been increased to display all digits of Alert IDs even when searching by multiple Alert IDs.
User Interface	32873619 33160292 32078288 31497434 30961274	Updates made to enhance performance.
User Interface	32970970 32894977	Corrected IPE tasks failing due to duplicate jar files.
User Interface	33078319	The Household Summary Details tab and the Account Summary Details tab have been updated to remove the percentage symbol (%) from the Non-Option Turnover value and Total Turnover ratio values.
User Interface	33130507	The Execution tabs have been updated to show the values for the Total Fee % (Issuing) and Principal (Issuing) fields correctly.
User Interface	33160465	Dynamic currency codes are supported for transactions and account balances.
User Interface	33160486	Updated how the Included Transaction Sources codes display to prevent extra scrolling.
User Interface	33160512 33007006 33001469 31938638	The Alert Search feature can be used in conjunction with column sorting.
User Interface	33165236	Users are able to sort by Transaction Amount even when the search results extend across multiple pages.

Table 1: Resolved Issues

Component	Bug ID	Resolution
User Interface	33174612	The Risk List Membership field in the Alert Customer tab will be populated, even in cases when the Customer has been removed from the watch list.

3.3 Limitations and Known Issues

Table 2 lists the known issues/limitations in OFS Behavior Detection Release 8.1.1.0.

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
User Interface	31725472	A performance issue has been reported on a prior release. A patch has been provided for that release, and will be included in a future release.
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, please 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>

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
User Interface	32733784	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.
AML	33410918	Previously, the Threshold Editor (Admin Tools UI) could not run the Sequence Matcher scenario with custom threshold for TEST run. This issue has been fixed. Now, users can run the Sequence Matcher scenario with custom threshold for TEST run. Existing issues are as follows: <ul style="list-style-type: none"> • The fix does not work for an existing custom threshold set of Sequence Matcher scenarios. In this case, the user would have to create new set of custom thresholds post patch application. • Pattern name for Sequence Matcher scenario appears as 'null' in 'Scenario Test Execution' window. • Pattern name appears as '-' in 'Review Test Scenario Results' window for Sequence Matcher scenarios.
AML	33410918	Existing issues in Review Test Scenario Result Screen (Admin Tools UI) are as follows: <ul style="list-style-type: none"> • Match information icon (downloadable Excel) should be in grey color and disabled till the job is in 'Running' Batch status. However, this icon is enabled irrespective of Batch status. Do not download an excel report for jobs having Batch status other than 'Finished'. • The Threshold values pop-up window for job entries in 'Running' Batch Status is blank. • The Review Test Scenario Result page may incorrectly display for some scenarios when multiple jobs are assigned to a single template ID. One job will be completed with 'Finished' status and will display the count of matches. Other jobs will be in 'Running' Status and the count displayed will be '0'. When executed with a single job mapped with the template group ID, the result will display correctly.

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 Contact Details

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

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