

Oracle Financial Services
Behavior Detection Application Pack
Release Notes
Release 8.1.2.0.0
May 2022

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
2.0	May 2022	Updated to include known issues as of the FCCM Container Pack release 8.1.2.0.0.
1.0	March 2022	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:

- [New Features 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 New Features in This Release

Know Your Customer provides a redesigned User Interface to improve user experience. This includes VPAT/JAWS support. In addition, this release supports synchronous API for Real-Time KYC risk assessment and onboarding.

Currency Transaction Reporting also provides a redesigned User Interface to improve user experience.

3.2 Bugs Fixed in This Release

Table 1 lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.2.0.0.

Table 1: Resolved 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.
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>
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.
Scenario	33366717	In the Hub and Spoke scenario, the default values for the Included Monetary Instrument Transaction Product Types parameter have been updated.
Data Model	33273206 33269547 33264594	The data model was enhanced to include updates for the BD FSDF 81201 slice.
Data Model	31055696	The data model was updated to provide consistency between FCDM and CSA tables.
Installer	33264407	SQL scripts pertaining to the Life Insurance Policy Transactions staging table have been updated.
Metadata	33682610	Configuration in the Account Daily Profile Transaction table has been updated to allow Minimum Geography Risk to display for High Risk Countries.
Scenario	33489060 33875557 33637847 33645879	<p>Updates have been made to the following scenarios to improve performance:</p> <ul style="list-style-type: none"> • Large Reportable Transactions • Rapid Movement of Funds- All Activity • Escalation In Inactive Accounts • Deposits/Withdrawals in Same or Similar Amounts

Table 1: Resolved Issues

Component	Bug ID	Resolution
Data Model	33555246	The data model has been updated to allow the Break Match Count field in the KDD_Break table to contain 10 numerals.
Scenarios	33562692	The Threshold Simulator has been updated to prevent duplicate job entries when running the Sequence Matcher.
Administration Tools	33596252	The Processing Batch Name was displaying incorrectly in the User Interface. This issue has been resolved.
Scenario	33645562	The Scenario Manager has been updated to resolve Log4j2 errors.
Scenario	33688558	The Correspondent Banking focus of the High Risk Transactions: High Risk Counter Party scenario has been updated to display the higher risk entity when the Sending institution and Receiving institution are the same.
User Interface	33708526	Updated the Entity Type drop-down list in the Alert Management home page.
Scenario Manager	33729632	Updated the Scenario Manager to correctly display only patterns owned by the current user.
Scenarios	33840532	Updates have been made to the CIB: Significant Change from Previous Average Activity scenario to consider reversals in the highlights amount when matched transactions exclude reversals.
User Interface	33860999	Updated the format for the Total Amount which displays in the Anticipatory Profile section of the Accounts tab.

3.3 Limitations and Known Issues

Table 2 lists the known issues/limitations in OFS Behavior Detection Release 8.1.2.0.0.

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
CTR	33469573	CTR E-Files in the Search and List page display on the first page only. This will be fixed in a future AAI release.
CTR	34121961	In Persons Involved tab, some TIN Types for an Involved Person display duplicated in the drop-down list. This will be corrected in a future patch or release.
CTR	34149257	Users may have difficulty accessing Oracle's help center documentation from the Create Exemption page. This will be corrected in a future patch or release.
Data Model	33944918	Data Quality checks have not been created for some Account and Transaction data. This will be added in a future release.

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
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
Installer	32238088	<p>The following attributes of the Admin Tools and Alert Owner Parameters fail to load automatically during installation and must be manually updated:</p> <ul style="list-style-type: none"> • Attribute 1 Value • Attribute 4 Value • Attribute 5 Value • Attribute 8 Value <p>To update the Attribute 1 Alert Owner parameter in the Manage Common Parameters page, select the Used for Design parameter category and the Alert Owner parameter name.</p> <p>To update the Attribute 4, Attribute 5, and Attribute 8 Admin Tools parameters in the Manage CommonParameters page, select the Used for Design parametercategory and the Admin Tools parameter name.</p>
Installer	34166598	<p>During installation, the PR_8.1.2.0.0_33645879.miner.sql script can fail with error code ORA-02303.</p> <p>This issue can be resolved by adding keyword FORCE to following string: CREATE OR REPLACE TYPE DEPWD_SAMT_EN_ROW FORCE AS OBJECT (This issue has been fixed in release 8.1.2.1 ML.</p>
KYC	33961320	<p>Some options are not displaying in the Service Name drop-down list of the Common Gateway Parameter page. In addition, for upgrading customers, there may be issues with how some menus display in Manage KYC Onboarding Configuration.</p> <p>In rare cases, some customers who do not also have accounts may not be risk assessed.</p> <p>These issues will be fixed in a future release.</p>
Scenario	33410918	<p>When running the Threshold Editor, if multiple jobs are assigned to a single template ID in the Review Test Scenario Result page, one job will be in Finished status and display the number of matches, but the other jobs will be in Running status and the count will be displayed as '0'. When a single job is mapped with the template group ID and executed, the result will display correctly.</p>
User Interface	33782786	<p>Selecting the Administration menu generates an error message. This message displays incorrectly and can be ignored. It will be corrected in a future patch or release.</p>

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
AML	33410918	<p>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:</p> <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	<p>Existing issues in Review Test Scenario Result Screen (Admin Tools UI) are as follows:</p> <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 8.1.2.0.0. 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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