

Oracle Financial Services
Behavior Detection Application Pack
Release Notes
Release 8.1.2.1.0
June 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
1.0	June 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 8.1.1.1 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

The following are the new features/enhancements for OFS Behavior Detection Release 8.1.2.1.0:

1. Extended detection coverage: The following new scenarios introduced:
 - High Risk Transactions: High Risk Geography - Customer focus
 - CIB - Significant Change from Previous Average Activity - Customer focus
 - CIB - Significant Change from Previous peak Activity - Customer focus

For more information, see [OFSBD 8.1.2.0.0 Technical Scenario Description Guide](#).

2. Behavior Detection Trusted Pair API: Supports to feed trusted pair information defined and managed by AML Case Analysts in Oracle Enterprise Case Management. For more details on integration with Oracle ECM, see [OFSBD 8.1.2.1.0 API Service Guide](#).
3. Behavior Detection Alert Suppression API: Helps automatically suppress a newly generated alert for an entity based on criteria such as scenario-entity combination. At present, API supports alert suppression information fed only from Oracle Enterprise Case Management. For more details on integration with Oracle ECM, see [OFSBD 8.1.2.1.0 API Service Guide](#).
4. The Know Your Customer Onboarding and Batch Administrator UI (User Interface) screens have been refreshed to deliver an improved User experience.
5. The Next review date column has been included in the Know Your Customer Assessments grid for users to see when the next review is scheduled for a customer.
6. The length of a customer's relationship with the bank is now added as a field in Know Your Customer onboarding JIT (Just in Time) Implementation : JIT provisioning helps the users in automating user account creation. when a new user tries to log in to the application for the first time, JIT ensures the required information is populated in the backend to proceed with login. For details on configuring JIT, see [OFSBD 8.1.2.1.0 Administration Guide](#).
7. In the Currency Transaction Reporting application, users can search by threshold set and see the threshold set name in the results. This helps when the customer has multiple threshold sets enabled for the CTR scenario.
8. In the Currency Transaction Reporting application, on the Transactions and Persons Involved tabs the Teller ID is now displayed.
9. In the Currency Transaction Reporting and Know Your Customer data models, the CUST.TITL_NM field length has been increased from 5 to 30 and the CUST.FULL_NM has been increased to 800. This is to help customers capture complete user name details.

3.2 Bugs Fixed in This Release

Table 1 lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.2.1.0.

Table 1: Resolved Issues

Component	Bug ID	Resolution
User Interface	34243809	No data available under the Backoffice Transaction grid from the Investment advisor focus alerts details tab. A patch has been provided to address the issue in the 8.1.2.1.0 release.
Admin Tools	34241044	Suppression event code in the REST URL was not matched with the Alert generated review id. The bug has been fixed with inclusion of a Java changes to look into to the KDD_REVIEW table for availability of review_id in match with the REST URL.
User Interface	34213459	UMM log printing error msg in WebSphere deployment. The bug was fixed by using ManagedScheduledExecutorService for webshpere connection from ProcessCronJob.
Ingestion	34204274	Duplicated log path being created for database utilities while installing BD8121 patch. The issue has been addressed with an instruction to replace the database path in the ReadMe.

Table 1: Resolved Issues

Component	Bug ID	Resolution
KYC	34203978	CSSMS_PACK_TABLE_ENTRIES_JIT.sql file modified to fix Unique Constraint Error as the record in the table already has a presence.
Admin Tools	34197732	ReadMe instruction to replace the parameter @ORION_DB_DBTOOLS_PATH@ to address the issue of get_dataset_query.sh utility not generating logs.
Admin Tools	34190224	8121 envcheck.sh updated with wallet based code for AAI 8121 patch to work in a Pack on Pack setup.
User Interface	34184813	Threshold analyzer has been renamed as Scenario Tuning.
User Interface	34180479	The Alert viewer Menu was not visible in behavior detection. The issue has been resolved.
Data Model	34175142	BDF updated as TITL_NM has been increased to 30 characters.
Data Ingestion	34166598	Script PR_8.1.2.0.0_33645879.miner.sql failure during BD812 install. This has been resolved in 8.1.2.1 ML.
Data Model	34160190	HDC script failure observed for ORA exception. This issue has been resolved.
Data Ingestion	34117846	Forward ports OFSBD 8.0.4.0.213 Alert Purge utilities to 8.1.2.1.0.
Scenario	34073439	Performance issue with ML-STRUCTURINGAVOIDREPORTTHRESHOLD-FCU scenario resolved.
Scenario	34069096	Mismatch is transaction count between highlights and matches when a customer has done both credit and debit transactions in the look back period, but only one side (credit or debit) has breached the threshold.
Scenario	34064281	Inter monthly evaluation to detect early payoff or paydown of a credit product Scenario provided.
Scenario	34015256	Threshold 118861869 deactivated and removed from the scenario XML to eliminate duplicate thresholds.
Scenario	33985170	Base currency in CIB PAA and CIB PPA scenarios (In the AM UI under Account tab > Anticipatory Profile Average transaction amount and Total amount) now captured in USD.
Scenario	33956563	Average and Standard Deviation calculation updated to work with summarized monthly customer amounts, when Customer has Multiple accounts.
Data Ingestion	33936791	DB builder utility SQL throwing a warning that object already exists as the View name and the Table name are the same. The issue has been resolved.

Table 1: Resolved Issues

Component	Bug ID	Resolution
User Interface	33923961	Unrelated data observed in Customer Tab - > Customer details. This issue has been resolved.
User Interface	33849415	Alert search list not displayed when opening the alert investigation screen due to ORA 01489. This issue has been resolved.
User Interface	33782786	Error message displayed when clicking on Administration Tab has been resolved.
User Interface	34234996	DOEP e-file not getting download if User mapped to DOEPEFLGRP only. This issue has been resolved.
User Interface	34188144	Help file for creating exemption is not loading. This issue has been resolved.
User Interface	34183388	Blank page observed during CTR search for different User roles. This issue has been resolved.
User Interface	34175648	Unable to view reports section for viewer role. This issue has been resolved.
User Interface	34123483	Sorting not working in Person Involved Change History. This issue has been resolved.
User Interface	34122042	CTR TIN Type Values Duplicated. This issue has been resolved.
User Interface	34015191	CTR Type Search using Threshold Set Name instead of Threshold Set ID. This issue has been resolved.
User Interface	34007110	Page not loading after selecting Country Search. This issue has been resolved.
User Interface	33848918	Error ensures that IMG elements have alternate text or a role of None or Presentation. This issue has been resolved.
User Interface	33848856	OATB error ensures that headings have discernible text. This issue has been resolved.
User Interface	32554421	CTR requiring a Conductor not validating correctly. This issue has been resolved.
KYC	32554093	KYC assessment manually promoted to case coming with same customer name even for a joint/related customer. This issue has been resolved.

3.3 Limitations and Known Issues

Table 2 lists the known issues/limitations in OFS Behavior Detection Release 8.1.2.1.0.

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
Installer	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
User Interface	32733784	<p>When accessing the FCCM Analytics 'Reports' menu item, there are random times when users will be prompt 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>
User Interface	34258198	<p>Unable to revoke an exemption.</p>
User Interface	34258268	<p>Unable to export e-file when User selects option from Views drop down post the take 'Export to Excel' action.</p>
User Interface	34235849	<p>Login to the KYC application with Kycadm role. Navigate to the Manage KYC OB Configuration> Rule-based risk assessment>Search records. Observe without selecting any records if we click on the View Rule value list and add rule value buttons. Nothing happening. Ideally, it should throw an error message stating "a record must be selected".</p>
User Interface	34258111	<p>The service name drop-down is appearing blank in the Commongateway Service parameters page.</p>
KYC	34246757	<p>After editing the record for Accelerated Re-review, the change logs filed in the History page is getting updated with the latest value for all the Records.</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 8.1.1.1.0. 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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- Are the examples correct? Do you need more examples?
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