

Oracle Financial Services
Behavior Detection Application Pack
Release Notes
Release 8.1.2.2.0
September 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	September 2022	The initial release of this document.

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4 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](#)

4.1 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

4.2 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.

4.3 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

4.4 **Documentation Accessibility**

For information about Oracle's commitment to accessibility, visit the [Oracle Accessibility Program website](#).

5 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.

6 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

6.1 New Features in This Release

The following are the new features/enhancements for OFS Behavior Detection Release 8.1.2.2.0:

1. The following existing scenarios have been modified in 8.1.2.2 to implement Functional Currency:
 - Anomalies in ATM, Bank Card: Foreign Transactions – Customer Focus
 - Structuring: Avoidance of reporting thresholds – Account Focus
 - Rapid Movement of Funds - All Activity – Account Focus
 - High Risk Transactions: High Risk Geography – Account Focus

2. Behavior Detection Data Model updated as per ISO20022 to consume the granular payment information new standard offers. For more information, see [Behavior Detection Data Model Guide](#).
3. Support for card transactions has been added to OFS Real Time Fraud. The update provides data model support and a redesigned User Interface, allowing users visibility into card transactions, accounts, and relationships.
4. New user groups have been added to OFS Real Time Fraud, allowing users to be assigned as analysts, senior supervisors, and administrators, providing enhanced access control.
5. Support for access control and alert allocation by jurisdiction and domain have been added to OFS Real Time Fraud.
6. A new scenario "Sudden Surge in Credit Utilization" has been added to OFS Real Time Fraud, allowing users to detect unusual changes in card account balances.
7. Improved analyst workflow added to OFS Real Time Fraud, including 'get next' work allocation for faster disposition of alerts.
8. New Parameters added from KYC UI will now be present in respective history table. Also, adding or editing any values in "Rule Based Risk Assessment" UI is now captured in the audit history table.
9. "Next Periodic Review Date" in KYC Case Details Section will be populated post case closure
10. The "Risk Score Expiration Date" field has been removed from the KYC Case Details Section.
11. A New UI has been introduced to add new "Risk Score for Parameter / Rule value screen". To add meta data to kdd_code_set_trnln table, the user has to upload the same using an MS excel upload utility.
12. KYC integration provided with Compliance Studio to offer the ability to perform accelerated Re-review using Customer Segmentation & Anomaly detection model.
13. KYC Assessments Page and CTR has been migrated to OJET and offered with a new wave design for enhanced UI/UX experience
14. Stage Party Party related data movement to ECM provided as part of manual KYC case promotion.
15. PEP_FL field population enabled in ECM during manual KYC case promotion.

6.2 Bugs Fixed in This Release

Table 1 lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.2.2.0.

Table 1: Resolved Issues

Component	Bug ID	Resolution
BD	34608160	A max of 70 characters should be fed to prevent data from source getting truncated while inserting derived address.
BD	34594214	"intermediarypartyidentifier" removed from business key from partytopartyrelationship.xml Datamap as null in intermediaryPartyIdentifier will result in duplicates in PARTY_PARTY_RLSHP table
BD	34593959	BDF Ingestion to reject bad records instead of failing.

Table 1: Resolved Issues

Component	Bug ID	Resolution
BD	34506944	In OFSBD 8.0.71.25 - external entity monthly summary table was not being updated correctly This has been updated to only consider the current month data and update for current month instead of calculating for previous months as well.
BD	34478121	BDF 8.1.2 task failure to load the table cust_acct due to missing customeraccountrole has been resolved.
BD	34287109	func_crncy_cd attribute included in wire_trxn_wrp
BD	34142575	BDF 8.1.1.x partytopartyrelationship mappings updated.
BD	34262235	BDF 8.1.1.x customer identification document mappings updated.
RTF	34531910	RTF filter removal after click assign has been resolved.
RTF	34364833	In the RTF UI, when user applies filter "held" it displays transactions only with "held" status.
RTF	34302294	In RTF 8.0.8.0.104 UI when user applies filter "held" it displays transactions with "held" status only.
RTF	34292507	RTF 8.0.8.0.104 system allows users to add comment to a case without requiring them to classify the case into "block" or "release.
RTF	34292214	RTF 8.0.8.0.104 assign button "grey out" after multiple clicks resolved.
ECM-UI	34151184	Duplicate record creation in interested party grid of KYC case in ECM has been removed.
KYC-UI	34156298	History table shows updated value after updating risk score.
KYC-UI	34190043	Changing active flag on multiple rules does not generate duplicate history entries.

6.3 Limitations and Known Issues

Table 2 lists the known issues/limitations in OFS Behavior Detection Release 8.1.2.2.0.

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
CTR	34618750	Locking functionality for mi screen is not working as expected.
CTR	34608417	Location displayed instead of location id in persons involved tab – transaction.
CTR	34593842	Saving CTR person involved and financial institutions, without mandatory save, does not work.
CTR	34593823	Exemption id is missing in the pop up when exemptions created in ojet.
CTR	34562161	Bus domain is displayed in ojet instead of business domain under exemptions.
CTR	34556287	Icons are missing for change transaction fi , edit.

Table 2: Limitations and Known Issues

Component	Bug ID	Resolution
CTR	34556156	Add, edit, remove icons are missing in persons involved tab in ojet.
CTR	34532651	Icons for advanced search , action and email is missing under exemptions ->search and list in ojet framework.
CTR	34268698	Expand and collapse functionality should be on lhs for doep context page.
CTR	34258268	Unable to export e-files when user selects an option from views drop down and takes 'export to excel' action.
CTR	34136183	E-files for submission is not selected by default in view [ojet doep e-file list].
CTR	34095062	No alert shown to restrict user for edit and add option if more than one mit is selected.
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.

7 **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](#).

8 **Hardware and Software Tech Stack Details**

The hardware and software combinations required for OFS BD 8.1.2.2.0. are available in the [OHC Tech Stack](#).

9 Licensing Information

For details on any third-party software tools used, see the *OFSAA Licensing Information User Manual Release 8.1.2.0.0*, 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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- 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?

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