

**Oracle Financial Services**  
**Behavior Detection Application Pack**  
**Release Notes**  
**Release 8.1.2.3.0**  
**December 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	December 2022	The initial release of this document.

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## Table of Contents

<b>1</b>	<b>Preface .....</b>	<b>5</b>
1.1	Purpose of This Document .....	5
1.2	Intended Audience.....	5
1.3	Related Documents.....	5
1.4	Documentation Accessibility .....	6
<b>2</b>	<b>Introduction .....</b>	<b>7</b>
<b>3</b>	<b>Oracle Financial Services Behavior Detection.....</b>	<b>9</b>
3.1	New Features in This Release .....	9
3.2	Bugs Fixed in This Release.....	11
3.3	Limitations and Known Issues.....	11
<b>4</b>	<b>Oracle Financial Services Analytical Applications Infrastructure.....</b>	<b>13</b>
<b>5</b>	<b>Hardware and Software Tech Stack Details .....</b>	<b>14</b>
<b>6</b>	<b>Licensing Information .....</b>	<b>15</b>
<b>7</b>	<b>OFSAA Support Contact Details .....</b>	<b>16</b>
<b>8</b>	<b>Send Us Your Comments.....</b>	<b>17</b>

# 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.

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**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 8.1.2.3.0:

1. The scenarios listed below have been modified to implement Functional Currency:
  - Anomalies in ATM, Bank Card: Foreign Transactions - Account focus
  - Early Payoff or Paydown of a Credit Product - Account focus
  - High Risk Transactions: Focal High Risk Entity - Account focus
  - External Entity Name Associated with Multiple, Recurring Identifiers (External Entity) - External Entity focus

- Deviation from Peer Group – Total Activity - Account focus.
2. The scenarios listed below have been modified to consider Cash transactions during alert generation:
  - Hub and Spoke – Customer Focus
  - Hub and Spoke – External Entity Focus
3. OFS BD 8.1.2.3.0 offers performance tuning of Scenarios using custom hints in the Customer's environment depending on Customer data volume. Currently this feature is offered for the 7 scenarios listed below. For more information, see *Performance Tuning of Scenarios* in [OFS Behavior Detection Installation Guide](#).
  - 114000122-(ML/AC) Terrorist Financing
  - 114000123-(ML/EN) Terrorist Financing
  - 115200003-(ML/AC) Large Depreciation of Account Value
  - 115400007-(ML/EN) Large Reportable Transactions
  - 114000078-(ML/CU) Patterns of Funds Transfers Between Customers and External Entities
  - 114000082-(ML/EN) Patterns of Recurring Originators/Beneficiaries in Funds Transfers
  - 116000079-(ML/CU) Rapid Movement of Funds - All Activity
4. Real Time Fraud (RTF) has been integrated with Enterprise Case Manager (ECM) to allow blocked transactions to receive additional review and investigation.
5. The KYC Risk Assessment Investigation UI has been enhanced to include the following:
  - New tab “Customer Identification Documents” is added to display ID document details
  - New search field “Tax ID” has been added for risk assessment search
  - New user group “KYC Investigator Read Only Group” has been added who can only view risk assessment records. This user will not be able to perform any action namely manually promote a risk assessment to Case and export risk assessments.
  - New tab “History” is added to track & display changes made for risk assessment category configuration.
6. KYC Case details enhanced in ECM application:
  - Risk Priority field is displayed for Manually Promoted KYC Case in ECM UI
  - Case Title for Manually Promoted KYC Case is improved to display the Customer Name as well to provide more contextual information.
7. KYC integration with Compliance Studio:
  - Ability to perform Accelerated Re-review using Customer Segmentation & Anomaly detection model
  - KYC Case displays detailed evidence as to why the accelerated re-review was triggered for a customer based on anomaly detection model. This helps investigator to view and analyze each model attributes and their significance for anomalous customer behavior.

## 3.2 Bugs Fixed in This Release

Table 2 lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.2.3.0.

**Table 2: Resolved Issues**

Component	Bug ID	Resolution
BD	34803629	Wrapper changes made for extrl_ntity_smry_mnth_wrp and acct_peer_trxn_smry_mnth_wrp
BD	34767306	Namematchstaging datamap - db connection from bdf.xml addressed.
BD	34745349	External org population datamaps to include changes completed.
BD	34646286	Cntry_key_id column in kdd_review table is able to store long values.
BD	34572736	ISO20022: correct population of derived address data from staging
BD	34572539	ISO20022: ultimate creditor and debtor roles: address 5 and 6 populated
BD	34351471	Added cash txn to ml_husbandspoke scenario
BD	30312389	Incorrect validation for customer extension number
RTF	33672293	RTF 8.1.2.2 : wire : ability to add attachment in comment section - realtime transaction ui (realtime fraud)
KYC UI	34890021	Search not working for assessment and cases in onboarding assessment page.
KYC UI	34885797	Post copying there is no record in history in risk assessment category history page.
KYC UI	34184961	Null value selection for active flag (rule based risk assessment) removed.

## 3.3 Limitations and Known Issues

Table 3 lists the known issues/limitations in OFS Behavior Detection Release 8.1.2.3.0.

**Table 3: Limitations and Known Issues**

Component	Bug ID	Resolution
BD	34834749	Help button information in Alert Details page is incorrect.
CTR	34888031	<p>Below grids do not get refreshed post the first action taken after login to the application:</p> <ul style="list-style-type: none"> <li>Exemption Address section- when Add or Remove action is performed, the Exemption Address grid does not refresh.</li> <li>Transaction section- when Remove action is performed, the Transaction grid does not refresh.</li> </ul> <p>When these grids are refreshed the second time the tabs are reloaded correctly.</p>

**Table 3: 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"> <li>● 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.</li> <li>● Pattern name for Sequence Matcher scenario appears as 'null' in 'Scenario Test Execution' window.</li> <li>● Pattern name appears as '-' in 'Review Test Scenario Results' window for Sequence Matcher scenarios.</li> </ul>
AML	33410918	<p>Existing issues in Review Test Scenario Result Screen (Admin Tools UI) are as follows:</p> <ul style="list-style-type: none"> <li>● 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'.</li> <li>● The Threshold values pop-up window for job entries in 'Running' Batch Status is blank.</li> <li>● 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.</li> </ul>

## 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 8.1.2.3.0. 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 8.1.2.0.0*, 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.



## Send Us Your Comments

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- 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?

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