

Oracle Financial Services
Behavior Detection Application Pack
Release Notes
Release 8.1.2.5.0
June 2023

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 2023	The initial release of this document.

Table of Contents

1	Preface	5
1.1	Purpose of This Document	5
1.2	Intended Audience.....	5
1.3	Related Documents.....	5
1.4	Documentation Accessibility	6
2	Introduction	7
3	Oracle Financial Services Behavior Detection.....	9
3.1	New Features in This Release	10
3.1.1	AML	10
3.1.2	RTF	11
3.1.3	KYC	11
3.2	Bugs Fixed in This Release.....	11
3.3	Limitations and Known Issues.....	12
4	Oracle Financial Services Analytical Applications Infrastructure.....	14
5	Hardware and Software Tech Stack Details	15
6	Licensing Information	16
7	OFSAA Support Contact Details	17
8	Send Us Your Comments.....	18

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

Topics:

- [AML](#)
- [RTF](#)
- [KYC](#)

3.1.1 AML

The following are the AML-related new features/enhancements for OFS Behavior Detection Release 8.1.2.5.0:

1. The scenarios listed below have been modified to support Functional Currency:
 - High Risk Transactions: High Risk Geography – Account focus
 - High Risk Transactions: High Risk Geography – Customer focus.
2. The scenarios listed below have been modified to support Cash transactions:
 - High Risk Transactions: High Risk Geography – Account focus
 - High Risk Transactions: High Risk Geography – Customer focus.
3. The scenarios listed below have been modified to support Wire transactions:
 - Structuring: Avoidance of Reporting Thresholds - Account Focus
 - Structuring: Avoidance of Reporting Thresholds - Customer Focus.
4. The following scenarios as shown in [Table 1](#) were redesigned from Sequence algorithms to Rule algorithms for better performance:
 - Structuring: Avoidance of Reporting Thresholds - Account Focus
 - Structuring: Avoidance of Reporting Thresholds - Customer Focus.

Table 1: Sequence Algorithms to Rule Algorithms

Old Scenario	New Scenario
ML-StructuringAvoidReportThreshold.116000062.xml – AC focus	ML-StructuringAvoidReportThreshold.118860029.xml – AC focus
ML-StructuringAvoidReportThreshold.116000046.xml – CU focus	ML-StructuringAvoidReportThreshold.118860028.xml – CU focus

NOTE The old scenario file has been replaced by the new one listed above, for scenario technical performance optimization purposes. There is no change in alert generation, filters, data streams of interest, parameters, scenario configuration, building blocks, highlights, Frequency, and lookback period.

5. Alert Management Configuration pages have been migrated to OJET – our latest Forms Frameworks - and offered with a new wave design for enhanced UI/UX experience. The following pages have been redesigned:

- Alert Assigner Editor
- Alert Creator Editor
- Alert Scoring Editor
- Threshold Editor
- Review Test Scenario Results

3.1.2 RTF

The following are the RTF-related new features/enhancements for OFS Behavior Detection Release 8.1.2.5.0:

1. Two new roles have been introduced in the security mapping:
 - Auditor role: a “view only” role intended for users that want to audit the system
 - Senior Supervisor role: a role for senior supervisors or managers, that give them extended possibilities like assigning or re-assigning alerts manually, or take actions in bulk.
2. To optimize workflow, a configurable UI locking system has been introduced. It ensures that only one user can take action on an alert at a given time.
3. For in-site customization, a step-by-step guide is provided to assist installers in extending the Data model to fit their coverage requirements.
4. Transaction Data can now be archived on a configurable frequency, leading to overall performance improvement.
5. Additional Documentation is provided, coming with new details to facilitate integration: field detailed description and corresponding samples.

3.1.3 KYC

The following are the KYC-related new features/enhancements for OFS Behavior Detection Release 8.1.2.5.0:

1. Language Pack support for Thai and Vietnamese language for KYC admin and risk assessment-related screens.
2. Manual promoted case (MPTC) for KYC Batch is populated with due date for better monitoring and SLA adherence.

3.2 Bugs Fixed in This Release

Table 2 lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.2.5.0.

Table 2: Resolved Issues

Component	Bug ID	Resolution
KYC (Risk Assessment UI)	35134790	Display watchlist for related customers in the UI for KYC batch assessments.
BD	35456482	HRG (CU) Focus Scenario (118860022)- highlights to be aligned with the TSD.

Table 2: Resolved Issues

Component	Bug ID	Resolution
BD	35423290	Functional Currency hardcoded to Base Currency in the scenario- Early Payoff/Paydown of a Credit Product.
BD	35394968	AML Audit History does not display multiple comments.
BD	35231466	Structuring (AC) Trusted Pair transactions check to be included in the scenario.
BD	35231174	Structuring (AC) Trusted Transaction inclusion to be updated in TSD.
BD	35130565	Remove the TC and BC sections from Threshold Analyzer/Scenario Tuning (OBIEE Report).
BD	35404596	Add Functional Currency columns for Period Average Total Transaction Amount for Anticipatory Profile.
BD	35078124	Add Cash Transaction and Functional Currency to scenario ML-HRTRANSHRGEOGRAPHY- CU FOCUS.
BD	35071287	Add Cash Transaction to scenario ML-HRTRANSHRGEOGRAPHY- AC FOCUS.
BD	34989454	Converting scenario ML-STRUCTURINGAVOIDTHRESHOLD- AC FROM SEQ PATTERN TO RULE PATTERN.
BD	34934258	Converting scenario ML-STRUCTURINGAVOIDTHRESHOLD- CU FROM SEQ PATTERN TO RULE PATTERN.
BD	34572539	ISO20022: Ultimate Creditor and Debtor roles: Address 5 and 6 not populated.

3.3 Limitations and Known Issues

Table 3 lists the known issues/limitations in OFS Behavior Detection Release 8.1.2.5.0.

Table 3: Limitations and Known Issues

Component	Bug ID	Resolution
CTR	35443990	When a user logs into CTR using <i>https://URL</i> and navigates to the CTR Search and List page, a blank pop-up appears, preventing the user from taking any further activities. Workaround: Log out and then log back in.
CTR	35514277	When uploading the Acknowledgment file, after entering in the BSA ID and selecting save, the user receives an error saying that mandatory information is missing. Workaround: This issue is intermittent and will be fixed in a later patch.
CTR	35443983	When sorting by CTR ID in the CTR Search and List the first and last pages are not being sorted properly.

Table 3: Limitations and Known Issues

Component	Bug ID	Resolution
CTR	35423191	The Sub-Type options for the Financial Institution edit pop-up are always enabled. Workaround: Select Casino/Card Club as FI type.
CTR	35482609	In the CTR Search and List, the Owner drop-down displays a list of all BD users, not just the CTR users. Workaround: Select the CTR User option.
CTR	35482609	In the CTR Search and List, if the user selects multiple values in the Location field no records will be returned in the search result. Workaround: Select only one Location at a time.
CTR	35448473	When the Action button is selected, the modal window, by default, scrolls to the end rather than displaying the first field. Workaround: Scroll back to the top of the modal window.
AML	35494062	The Find option is not working in: <ul style="list-style-type: none"> • Narrative tab editor window • History pop up window in Narrative tab. Workaround: Narrative window find will work in Chrome browser.

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 8.1.2.5.0. 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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- 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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