

Oracle Financial Services
Behavior Detection Application Pack
Release Notes
Release 8.1.2.6.0
October 2023

ORACLE
Financial Services

OFS BEHAVIOR DETECTION RELEASE NOTES

Copyright © 2015, 2023, Oracle and/or its affiliates. All rights reserved.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software" or "commercial computer software documentation" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, and Myself are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epic, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

For information on third party licenses, click [here](#).

Document Control

Table 1 lists the document control.

Table 1: Revision History

Revision Number	Revision Date	Change Log
2.0	June 2024	Additional Information updated.
1.0	October 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	<i>AML</i>	10
3.1.2	<i>RTF</i>	11
3.1.3	<i>KYC</i>	11
3.2	Bugs Fixed in This Release.....	11
3.3	Limitations and Known Issues.....	12
3.4	Additional Information.....	13
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](#)
- [Additional Information](#)

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 8.1.2.6.0:

1. The scenarios listed below have been modified to support Functional Currency:
 - CIB High Risk Geography Activity - Account Focus
 - CIB Foreign Activity – Account focus
 - CIB Product Utilization Shift – Account focus
 - Anomalies in ATM, Bank Card: Structured Cash Deposits – Customer focus
 - Anticipatory Profile - Expected Activity – Account Focus.
2. The following staging columns were modified to accept additional values, in order to enable smooth integration with other Oracle financial services products:
 - V_PHONE_PURPOSE_TYPE_CD in Table STG_PARTY_PHONE_MAP
 - V_PHONE_PURPOSE_TYPE in Table STG_ACCOUNT_PHONE_MAP
 - F_CROSS_BORDER_TXN_FLAG in Table STG_TERMDEPOSITS_TXNS.
3. The following scenario as shown in [Table 1](#) is redesigned from Sequence algorithms to Rule algorithms for better performance:
 - Structuring: Avoidance of Reporting Thresholds - External Entity Focus.

Table 1: Sequence Algorithms to Rule Algorithms

Old Scenario	New Scenario
ML-StructuringAvoidReportThresh-old.116000062.xml - EN	ML-StructuringAvoidReportThresh-old.118860030.xml - EN

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.

4. The scenario listed below has been modified to support Wire transactions:
 - Structuring: Avoidance of Reporting Thresholds – External Entity Focus
5. The mapping of Transaction type 1-4 attributes in BDF queries is updated to match with CSA and FCDM.

6. The scenario wizard has been decommissioned. For more information, see [Additional Information](#).

3.1.2 RTF

The following are the RTF-related new features/enhancements for OFS Behavior Detection Release 8.1.2.6.0:

1. In ECM, the event tab of RTF Cases has been redesigned to optimize access to key information in the investigation.
2. In ECM, we now provide a direct link to the original L1 RTF alert.
3. The following four additional Cards scenarios have been implemented:
 - Card Multiple small amount transaction to same account
 - Card gets stolen followed by unusual spending pattern
 - Wrong OTP/PIN entry for more than 3 times consecutively
 - Multiple Fallback Transactions.
4. Performance has been improved to support higher volumes of transactions in real-time. Documentation on benchmarks is provided as part of this release. See the [Real-Time Fraud Performance Benchmarking](#) document for more information.

3.1.3 KYC

The following are the KYC-related new features/enhancements for OFS Behavior Detection Release 8.1.2.6.0:

1. Support for displaying multiple comma separated values as part of KYC risk assessment evidence in IPE risk factor highlights (this is applicable if the "IN" clause is used for configuration in the IPE inline dataset definition UI).
2. UI enhancement to display the applicant's full name on the KYC Onboarding risk assessment page (if the applicant's name is longer than N characters, say - 25 characters, it is displayed with dots. On mouse over, the user can view the whole applicant name).
3. Parent Case ID is added to the Related Events grid under the Relationship tab in the ECM application to display the Parent Case ID for manually promoted KYC cases.

3.2 Bugs Fixed in This Release

[Table 2](#) lists the bugs that have been fixed in OFS Behavior Detection Release 8.1.2.6.0.

Table 2: Resolved Issues

Component	Bug ID	Resolution
BD	35560200	Behavior Detection Version 8.1.2. ML Release # 6 (8.1.2.6.0).
KYC	35641399	Applicant details are not aligned in KYC_OB Assessment details.
KYC	35543620	The H\$APPLN_RISK_RATING_PARAMS table has fewer columns and in smaller size than expected.
KYC	35453579	The FCT_TABLES OF KYC DI batch does not get populated.

Table 2: Resolved Issues

Component	Bug ID	Resolution
KYC	35362363	KYC 8.1.2-Risk Assessment details display code description instead of code.
KYC	35357011	Jurisdiction is not displayed in KYC Batch Risk Assessments & KYC Onboarding.
KYC	35081878	Maintenance of the risk model and thresholds in a SaaS Cloud Oracle AML KYC solution.
KYC	35685822	Relationship tab-related events grid does not populate Parent Case IDs for manually promoted cases.

3.3 Limitations and Known Issues

Table 3 lists the known issues/limitations in OFS Behavior Detection Release 8.1.2.6.0.

Table 3: Limitations and Known Issues

Component	Bug ID	Resolution
BD	35874274	The Export functionality supports only 35K+ alerts. Workaround: Export of alerts will work for 35K+ alerts.
CTR	35895028	The Manage Common Webservice and Common Parameters UI problem limits parameter and attribute modification. Workaround: Use SDTM without password encryption.
CTR	35547150	While editing the Transaction FI, State Values are not getting refreshed after country selection. Workaround: The Transaction FI, State values can be manually changed.
CTR	35542140	Consolidated issues under exemptions and DOEP. Exemptions submitted with DOEP validation errors. Workaround 1: Exemptions can be created by Searching with specific Customer ID or Account ID. Workaround 2: Actions can be taken once getting into an exempted record.
CTR	35541811	Consolidated issues under Persons Involved UI fields. Workaround: Work on the Persons Involved section without adding comments and attachments.
CTR	35443709	When the CTR List breadcrumb is clicked via the Next CTR option, the CTR Search and List page becomes unresponsive. Workaround: Search with the CTR ID instead of clicking on Next CTR.
CTR	35917035	Add new Person Involved (PI) is not working. Workaround: Add PI information manually instead of selecting from Persons' list.

Table 3: Limitations and Known Issues

Component	Bug ID	Resolution
CTR	35917024	CTR ID and E-file ID sorting is not working under the CTR and E-file Search and List pages. Workaround: Sort with CTR/E-file ID in other pages except the 1st and last pages.
CTR	35482609	On the CTR Search and List page, the Owner drop-down displays a list of all BD users, not just the CTR users. Workaround: Select the CTR User option manually.
CTR	35482609	On the CTR Search and List page, if the user selects multiple values in the Location field no records are returned in the search result. Workaround: Select only one Location at a time.

3.4 Additional Information

- Scenario Wizard is decommissioned with the 8.1.2.6.0 release. In the Scenario Wizard folder of the 8126 Installer Package, the associated configuration files are deleted. Due to deletion constraints, the Scenario Wizard folder can still be seen at path `<$FIC_HOME/ficweb>`. This will be removed in next major installer release.
- If you are upgrading from 8.1.2.5.0 or an older version, Scenario Wizard will still remain in the deployed area. Since Scenario Wizard is no longer supported from 8.1.2.6.0, you must delete the Scenario Wizard war and jar files by following these steps:
 - Navigate to: `#deployed_area/SMLiteWeb` and delete `SMLiteWeb.war`
 - Navigate to: `#deployed_area/SMLiteWeb/WEB-INF/lib` and delete all the jar files
 - Navigate to: `#deployed_area/SMLiteWeb/lib` and delete all the jar files
- As of now, Behavior Detection 8.1.2.6.0 supports HTTPS 1.1 and does not support HTTPS 2.0.

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 8.1.2.6.0. 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

Oracle welcomes your comments and suggestions on the quality and usefulness of this publication. Your input is an important part of the information used for revision.

- 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?

If you find any errors or have any other suggestions for improvement, indicate the title and part number of the documentation along with the chapter/section/page number (if available) and contact the Oracle Support.

Before sending us your comments, you might like to ensure that you have the latest version of the document wherein any of your concerns have already been addressed. You can access My Oracle Support site which has all the revised/recently released documents.

