Oracle Financial Services Transaction Filtering

User Guide

Release 8.0.5.0.0

Feb 2019

E91801-01

ORACLE
Financial Services

ORACLE

OFS Transaction Filtering User Guide

Copyright © 2020 Oracle and/or its affiliates. All rights reserved.

For information on third party licenses, click here.

Document Control

Table 1: Document Control

Date	Edition	Description
October 2017	8.0.5	Created the User Guide.
January 2018	8.0.5.0.2	Added the Risk Summary and Risk Details in Chapter 3, Match Summary Section.
February 2018	8.0.5.0.3	Added a section, Good Guy/White List Matching, for Good Guy/White list in Chapter 3, Managing Transaction Filtering. Added the new statuses available to the Analyst for a four-eyes workflow in section Features of Transaction Filtering in Chapter 1, About Transaction Filtering, and in section Work Flows for Transaction Filtering in Chapter 3, Managing Transaction Filtering. Also added related navigation sections. Added the new status available to the Supervisor for a four-eyes workflow in section Features of Transaction Filtering in Chapter 1, About Transaction Filtering and Chapter 3, Managing Transaction Filtering. Also added related navigation sections. Added a workflow diagram for four-eyes in Chapter 3, Managing Transaction Filtering. Added content in the Taking Action on Transaction section in Chapter 3, Managing Transaction Filtering. Added a section, Task Emails, in Chapter 3, Managing Transaction Filtering.
August 2018	8.0.5.0.7	Added the new criteria in the search field of the Transaction Summary section in Chapter 3, Managing Transaction Filtering. Added a new section, Sort by, in the Transaction Summary section in Chapter 3, Managing Transaction Filtering. Updated the content in section Approving or Rejecting Transactions to say that it is mandatory to add comments when you take an action on a transaction in Chapter 3, Managing Transaction Filtering. Updated the screen to show the Search Hyperlink in the section List Details in Chapter 3, Managing Transaction Filtering.

Date	Edition	Description
November 2018	8.0.5.0.10	Added the new actions and the refresh icon in the Match Summary section in Chapter 3, Managing Transaction Filtering.
January 2019	8.0.5.0.13	Added in the Transaction Summary section in Chapter 3, Managing Transaction Filtering: "The supervisor can change a transaction which is Assigned back to Hold status."
Feb 2019	8.0.5.0.14	• Updated the Transaction Summary section in Chapter 3, Managing Transaction Filtering to include the new search criteria. • Added "The supervisor can view the status of all transactions and take the final action on the transactions" in the Workflow for Transaction Filtering UI section.

Table of Contents

1 About This Guide

This guide explains the concepts of Oracle Financial Services Transaction Filtering and provides step-by-step instructions for navigating the Oracle Financial Services Transaction Filtering web pages, analyzing, acting on, and researching the business information.

Topics:

- Who Should Use This Guide
- How this Guide is Organized
- Where to Find More Information
- Conventions Used in This Guide

1.1 Who Should Use This Guide

The Transaction Filtering User Guide is designed for the following users:

- **Analyst**: This user works on the alerts within the application frequently. This user's specific role determines what they can view and perform within the application.
- **Supervisor**: This user works on the alerts within the application on a daily basis and is typically a higher-level Analyst or Compliance Officer.

1.2 How this Guide is Organized

The Transaction Filtering User Guide includes the following chapters:

- About Transaction Filtering, provides an overview of Oracle Financial Services Transaction Filtering, how it works, and what it does.
- Getting Started, explains common elements of the interface, includes instructions on how to configure your system, access Transaction Filtering, and exit the application.
- Managing Transaction Filtering, explains the Transaction Filtering application components.

1.3 Where to Find More Information

For more information about Oracle Financial Services Transaction Filtering, refer to the following documents:

- Oracle Financial Services Sanctions Installation Guide
- Transaction Filtering Administration and Transaction Filtering Release Notes

These documents are available at the following link:

Transaction Filtering guides home page

To find more information about Oracle Financial Services Transaction Filtering and our complete product line, visit our Web site at Oracle for Financial Services home page.

1.4 Conventions Used in This Guide

The following table mentions the conventions used in this guide.

Table 2: Conventions Used

Conventions	Meaning
Italics	Names of books as references Emphasis Substitute input values
Bold	Menu names, field names, options, button names Commands typed at a prompt User input
`Monospace`	Directories and subdirectories File names and extensions Code sample, including keywords and variables within text and as separate paragraphs, and user-defined program elements within text
Hyperlink	Hyperlink type indicates the links to external websites, internal document links to sections.
Asterisk (*)	Mandatory fields in User Interface
<Variable>	Substitute input value

2   About Transaction Filtering

Oracle Financial Services Transaction Filtering is a Sanctions screening system that identifies Individuals, entities, cities, countries, goods, ports, BICs, and Stop keywords that may either be suspicious, restricted, or sanctioned with relation to a financial transaction that is processed through the TF application. The application enables you to integrate with any clearing or payment system, accept messages from the source system, and scans them against different watch lists maintained within the application to identify any suspicious data present within the message. The TF application can scan messages which are in SWIFT, ISO20022, Fedwire, NACHA, or any custom format.

The OFS Transaction Filtering application is built using components of the Oracle Financial Services Analytical Applications (OFSAA) product suite. These components are Oracle Enterprise Data Quality (OEDQ) and Inline Processing Engine (IPE).

Financial Institutions are required to comply with regulations from different authorities. Some of them are:

- USA PATRIOT Act

- U.S. Treasury's Office of Foreign Assets Control (OFAC), USA

- Office of the Superintendent of Financial Institutions (OSFI), Canada

- Financial Action Task Force (on Money Laundering) (FATF/GAFI)

- EU Commission

- Country-specific authorities

While the regulations can differ between countries, the spirit of regulatory intervention is uniform, and that is to hold financial institutions responsible and accountable if they have been a party, intentionally or unintentionally, to a criminal or terrorist-related transaction.

Sanctions include the withholding of diplomatic recognition, the boycotting of athletic and cultural events, and the sequestering of the property of citizens of the sanctioned country. However, the forms of sanctions that attract the most attention and are likely to have the greatest impact are composed of various restrictions on international trade, financial flows, or the movement of people.

Transaction Filtering against government-regulated watch lists and internal watch lists is a key compliance requirement for financial institutions across the globe. At the turn of the century, Financial Institutions (FIs) were expected to identify customers who were either sanctioned or who lived in sanctioned countries and identify any transactions which were associated with these customers. FIs are now expected to also identify any suspicious dealings and parties involved in the transaction, and more recently identify information that is deliberately hidden or removed.

The TF application delivers a strong, effective filter that identifies all sanctioned individuals or entities with true positives and exploits all available information (internal and external) to reduce false positives and therefore minimizes the operational impact on FIs.

Topics:

- Transaction Filtering Workflow

- Features of Transaction Filtering

- Score Matching Logic

- [User Roles and Actions](#)

2.1 Transaction Filtering Workflow

The following image describes the Transaction Filtering workflow:

Figure 1: Transaction Filtering Workflow

The application reads the SWIFT message from the source system and then sends the transactions for screening. The entire message with each transaction is stored within the application. If there is more than one transaction present within a message, then each transaction is screened against watch lists like UK based HMT, US-based OFAC, EU, and so on.

Each transaction is screened against watch lists present within the system and checked if any blacklisted data/suspicious data is present by using different matching logic. The name matching logic between the watch lists and the beneficiary details from the message is listed as follows:

- Exact name match (For example, John Smith = John Smith)

- Mis-spelling or partial typos (For example, Jogn Smith = John Smith)

- Alternative names (For example, Bob = Robert)

- Foreign versions of names (For example, Jaques = Jack)

- Partial phonetics (For example, F = ph)

- Initial and Surname matching against the full name (For example, J Smith = John Smith)

- Reverse name order (For example, John Smith = Smith, John)

- Combinations of the above

A score is assigned to every transaction and checked against the threshold limit that is set within the application. For more information on how scores are assigned, see Score Matching Logic.

If the score is greater than the threshold limit then that transaction is treated as a suspicious transaction. Otherwise, it is a clean transaction. If all transactions present within a message is clean, then a feedback message is sent to the source system with **CLEAN** status and original message appended. If any transaction is found suspicious then the complete message is moved to **HOLD** status and it is available for user action. The application displays the details of that transaction which has the maximum score within the message.

Topics:

- Process for Messages Containing a Single Transaction
- Process for Messages Containing Multiple Transactions

2.1.1 Process for Messages Containing a Single Transaction

SWIFT messages that contain a single transaction follow this process:

- OFS Transaction Filtering (OFS TF) receives a message from the payment system and scans it against the watch lists.

- If the message is found **CLEAN**, OFS TF sends a feedback message with **CLEAN** status back to the payment system through the message queue.

- If the message is found suspicious, the message will be held, and an Analyst investigates it through the UI. Intermediary feedback is sent to the payment system via message queue indicating the message is on hold.

- Analyst reviews the message and makes a decision to Release or Block the message. OFS TF sends a feedback (**CLEAN/BLOCKED**) message to the payment system for the message reviewed.

2.1.2 Process for Messages Containing Multiple Transactions

SWIFT messages that contain multiple transactions follow this process:

- OFS Transaction Filtering (OFS TF) receives a message from the payment system and scans the transaction in the message against the watch lists.

- If all transactions in the message are found **CLEAN**, OFS TF sends a feedback message with **CLEAN** status back to the payment system via a message queue.

- If any of the transactions in the message are found suspicious, all transactions in the message will be held and an Analyst investigates further. Intermediary feedback is sent to the payment system via message queue indicating the message is on hold.

- Analyst reviews all transactions and makes a decision to Release or Block the message. In this configuration, the decision status is associated with the message and not an individual transaction. Either all transactions get released or all transactions get blocked. You can view the associated matched data of a message or transaction and take a decision. For more information, see Match Summary Section.

  OFS TF sends a feedback (**CLEAN/BLOCKED**) message to the payment system for the message reviewed. Using the OFS TF interface the Client must determine all suspicious transactions in a

blocked message and remove the sanctioned transaction manually from the message in their payment system. They can then process the clean transaction further in the payment system.

2.2 Features of Transaction Filtering

Following are the features of Transaction Filtering:

- Screens financial transactions to detect blocklisted entities such as individuals, Organizations, Countries, and Cities with whom any business or transaction is prohibited.

- Generates a match score for any given message or alert through rules configured within the application. These match rules screen entities such as individuals, Organizations, Countries, and Cities with whom any business or transaction is prohibited using EDQ.

- Generates a risk score for any given message or alert through rules configured within the application. These risk rules contain parameters such as amount, currency, destination country and so on.

- Marks suspicious alerts based on configured parameters.

- Configures scores for different matching rules.

- Provides the ability to add general notes/comments to the alert, either as an Analyst or Supervisor.

- Provides the ability to add notes/comments while taking an action on the alert. For a standard workflow, the actions are *Release, Block*, and *Escalate* for an Analyst, and *Release* and *Block* for a Supervisor. For a four-eyes workflow, the actions are *Recommend to Release*, *Recommend to Block*, and *Escalate* for an Analyst, and *Release, Block* and *Reject* for a Supervisor

- Manages and maintains multiple watch lists.

- Supports a flexible and configurable workflow. It can have a number of levels of alert management and user profiles to enable the segregation of duties.

2.3 Score Matching Logic

There are two types of scores:

- **Match Score**: A number indicating the strength of the correlation between the input message data and the match list record. The match score is expressed as an integer between 1 and 100, with higher numbers indicating a stronger match.

- **Risk Score**: A number indicating the relative 'riskiness' of the message. The risk score is expressed as an integer between 1 and n, with higher numbers indicating a higher risk.

Transaction Filtering includes a mechanism for estimating the relative risk associated with a message. A risk score is calculated based on risk rules. Each risk rule contains attributes such as currency, amount, destination country, originator country, and so on. For a full description of the risk scores, see the **Configuring Risk Scoring Rules** section in the Transaction Filtering Administration Guide.

The logic used in scoring the alerts is as follows:

A match score is generated out of the screening results generated from the Enterprise Data Quality (EDQ) matching engine. A risk score is then generated from the risk assessment in the Inline Processing Engine (IPE) risk rule engine. The risk rule is the sum of the match score and the risk scores that are generated for

each message. Also, if the risk score is greater than the risk threshold configured in the risk rule engine, then an alert is generated.

2.4 User Roles and Actions

The following user roles are defined in OFS Transaction Filtering:

- Analyst
- Supervisor

The following table explains the tasks that can be performed by various users in the Transaction Filtering application:

Table 3: User Roles and Actions

Action	Analyst	Supervisor
Access to View UI	X	X
Release Transaction	X	X
Block Transaction	X	X
Escalate Transaction	X	

3   Getting Started

This chapter provides step-by-step instructions to login to the Transaction Filtering System and different features of the Oracle Financial Services Analytical Applications (OFSAA) Application page.

Topics:

- Accessing the Oracle Financial Services Analytical Applications (OFSAA) Page
- Managing the Oracle Financial Services Analytical Applications (OFSAA) Page
- Troubleshooting Your Display
- Logging in to the Transaction Filtering Application

3.1   Accessing the Oracle Financial Services Analytical Applications (OFSAA) Page

Access to the Oracle Financial Services application depends on the Internet or Intranet environment. Oracle Financial Services can be accessed through Google Chrome. Your system administrator provides the intranet address uniform resource locator.

Your system administrator provides you with a User ID and Password. Log in to the application through the Login page. You will be prompted to change your password on your first login. You can change your password whenever required by logging in. For more information, see Changing the Application Password.

To access the Oracle Financial Services Analytical Applications, follow these steps:

1. Enter the URL into your browser using the following format:

   ```
   <scheme/ protocol>://<ip address/ hostname>:<port>/<context-
   name>/login.jsp
   ```

   ```
   For example: https://myserver:9080/ofsaaapp/login.jsp
   ```

   The **Oracle Financial Services Analytical Applications (OFSAA)** login page is displayed.

Figure 2: Oracle Financial Services Analytical Applications (OFSAA) Login Page

2. Select the language from the **Language** drop-down list. This allows you to use the application in the language of your selection.

3. Enter your User ID and Password in the respective fields.

4. Click **Login**. The **Financial Services Analytical Applications Transactions Filtering** home page is displayed.

Figure 3: Financial Services Analytical Applications Transactions Filtering Page

The Oracle Financial Services Analytical Applications page is a common landing page for all users until a preferred application page is set. For more information about how to set your preferred application page, see Oracle Financial Services Analytical Applications Interface User Guide. You can use the OFSAA Application page to access the Oracle Financial Services applications in your environment.

3.2 Managing the Oracle Financial Services Analytical Applications (OFSAA) Page

Topics:

- Applications Tab
- Changing the Application Password
- Viewing the Application's Copyright Information

3.2.1 Applications Tab

The Applications tab lists the various OFSAA Applications that are installed in the OFSAA setup based on the logged-in user and mapped OFSAA Application User Groups.

For example, to access the OFSAA Applications, select the required Application from the **Select Application** drop-down list. Based on your selection, the page refreshes the menus and links across the panes.

3.2.2 Changing the Application Password

For security purposes, you can change the password. This section explains how to change a password.

To change the password, follow these steps:

1. Navigate to the **Oracle Financial Services Analytical Applications** page.

2. Click the **User** drop-down list and select **Change Password**. The **Password Change** page is displayed.

Figure 4: Password Change Page

3. Enter your old and new password in the respective fields.

4. Click **OK**. Your password is changed successfully. The application navigates back to the login page, where you can log in with the new password.

> | **NOTE** | Your password is case sensitive. If you have problems with the password, verify that the Caps Lock key is off. If the problem persists, contact your system administrator. |

3.2.3 Viewing the Application's Copyright Information

To access copyright information, follow these steps:

1. Navigate to the **Oracle Financial Services Analytical Applications (OFSAA)** page.

2. Click the **About** hyperlink in the **Oracle Financial Services Analytical Applications** login page. The copyright text displays in a new window.

Figure 5: Financial Services Transaction Filtering Copyright Information

Copyright © 2017 Oracle and/or its affiliates. All rights reserved.
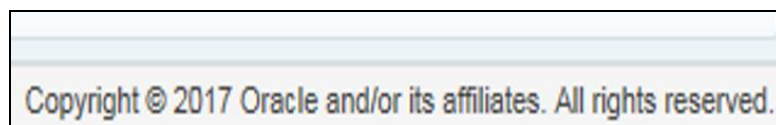
3.3 Troubleshooting Your Display

If you experience problems logging into Oracle Financial Services or with your display, the browser settings may be incompatible with running OFSAA applications. The following sections provide instructions for setting your Web display options for OFSAA applications.

Topics:

- Enabling JavaScript
- Enabling Cookies
- Enabling Temporary Internet Files
- Enabling File Downloads
- Setting Print Options
- Enabling the Pop-Up Blocker
- Setting Home Page Preferences

3.3.1 Enabling JavaScript

This section describes how to enable JavaScript. To enable JavaScript, follow these steps:

1. Navigate to the Tools menu.

2. Click **Internet Options**. The **Internet Options** dialog box is displayed.

3. Click the **Security** tab and click the **Local Intranet** icon as your Web content zone.

4. Click **Custom Level**. The **Security Settings** dialog box displays.

5. In the **Settings** list and under the **Scripting** setting, enable all options.

6. Click **OK**, then click **OK** again to exit the **Internet Options** dialog box.

3.3.2 Enabling Cookies

Cookies must be enabled. If you have problems troubleshooting your display, contact your System Administrator.

3.3.3 Enabling Temporary Internet Files

Temporary Internet files are pages that you view on the Internet and store in a folder for quick viewing later. You must adjust this setting to always check for new versions of a stored page.

To adjust your Temporary Internet File settings, follow these steps:

1. Navigate to the Tools menu.

2. Click **Internet Options**. The **Internet Options** dialog box is displayed.

3. On the **General** tab, click **Settings**. The **Settings** dialog box displays.

4. Click the **Every visit to the page** option.

5. Click **OK**, then click **OK** again to exit the **Internet Options** dialog box.

3.3.4 Enabling File Downloads

This section describes how to enable file downloads.

To enable file downloads, follow these steps:

1. Navigate to the Tools menu.

2. Click **Internet Options**. The **Internet Options** dialog box is displayed.

3. Click the **Security** tab and then click the **Local Intranet** icon as your Web content zone.

4. Click **Custom Level**. The **Security Settings** dialog box displays.

5. Under the **Downloads** section, ensure that **Enable** is selected for all options.

6. Click **OK**, then click **OK** again to exit the **Internet Options** dialog box.

3.3.5 Setting Print Options

This section explains how to enable printing background colors and images.

To enable this option, follow these steps:

1. Navigate to the **Tools** menu.

2. Click **Internet Options**. The **Internet Options** dialog box is displayed.

3. Click the **Advanced** tab. In the **Settings** list, under the **Printing** setting, click **Print background colors and images**.

4. Click **OK** to exit the **Internet Options** dialog box.

> | **TIP** | For best display results, use the default font settings in your browser. |

3.3.6   Enabling the Pop-Up Blocker

You may experience difficulty running the Oracle Financial Services application when the Pop-up Blocker is enabled. It is recommended to add the URL of the application to the Allowed Sites in the Pop-up Blocker Settings.

To enable Pop-up Blocker, follow these steps:

1. Navigate to the **Tools** menu.

2. Click **Internet Options**. The **Internet Options** dialog box is displayed.

3. Click the **Privacy** tab. In the Pop-up Blocker setting, select the **Turn on Pop-up Blocker** option. The **Settings** enable.

4. Click **Settings** to open the Pop-up Blocker settings dialog box.

5. In the Pop-up Blocker Settings dialog box, enter the URL of the application in the text area.

6. Click **Add**. The URL appears in the Allowed site list.

7. Click **Close**, then click **Apply** to save the settings.

8. Click **OK** to exit the **Internet Options** dialog box.

3.3.7   Setting Home Page Preferences

The **Preferences** section enables you to set the preferences for your home page.

To access this section, follow these steps:

1. Navigate to the **Oracle Financial Services Analytical Applications (OFSAA)** page.

2. Click **Preferences** from the drop-down list in the top right corner, where the user name is displayed. The **Preferences** page is displayed.

Figure 6: Financial Services Transaction Filtering Preferences Page

3. In the **Property Value** drop-down list, select the application which you want to set as the home page.

> | NOTE | Whenever a new application is installed, the related value for that application is found in the drop-down list. |

4. Click **Save** to save your preference.

3.4   Logging in to the Transaction Filtering Application

You can access the Transaction Filtering (TF) application from the **Oracle Financial Services Analytical Applications** *page*. This page is divided into two panes:

- **Left Pane**: displays menus and links to modules in a tree format based on the application selected in the Select Application drop-down list.

- **Right Pane**: displays menus and links to modules in a navigational panel format based on the selection of the menu in the Left pane. It also provides a brief description of each menu or link.

To access the Transaction Filtering application, follow these steps:

1. Navigate to the **Oracle Financial Services Analytical Applications** page.

2. Click **Financial Services Sanctions Pack**.

3. Click **Transaction Filtering**. The **Investigation User Interface** page is displayed.

4   Managing Transaction Filtering

This chapter describes the concept and process of filtering messages. It provides instructions to carry out various actions according to the workflow and user roles using the **Investigation User Interface** page. This also helps you to understand the various components to accomplish each task.
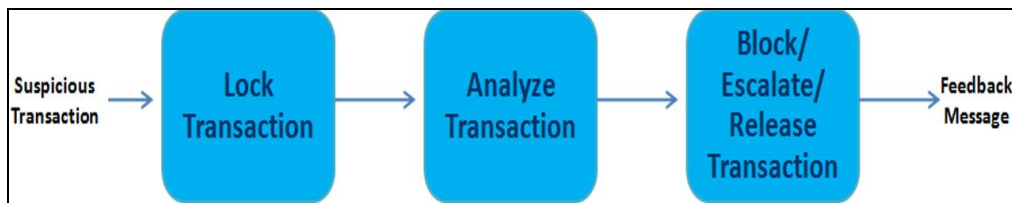
Topics:

- Transaction Filtering Workflows
- Locking the Alert
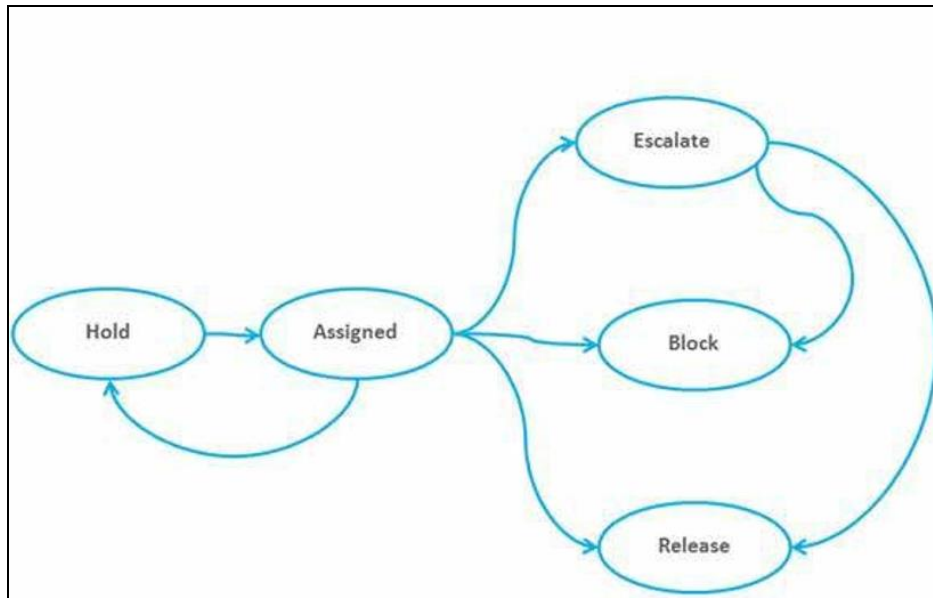- Analyzing the Alert
- Taking an Action on an Alert

4.1   Transaction Filtering Workflows

The Investigation User Interface for Transaction Filtering has the following workflow:

Figure 7: Investigation User Interface Workflow

A suspicious message that is obtained after transactions are filtered is displayed in the Analyst's queue. These messages are auto cleaned by the application. If the message is clean, then a feedback message is sent back to the Transaction Filtering application. If not, the message is put on Hold (**H**). The Analyst picks up the message from the queue by locking it. The message is then Assigned (**A**). Then the Analyst must analyze the message by observing the message details that are displayed in different sections of the UI. The Analyst can then decide if the message must be Blocked (**B**), Released (**R**) or Escalated (**E**). If the message is escalated, then the alert is assigned to the Supervisor. The Supervisor can then Release or Block the message. The supervisor can view any transactions irrespective of the transaction status and take the final action on the transactions. The following figure shows the status flow:

Figure 8: Status Workflow of a Message

4.2   Locking the Alert

To work on an alert, lock and assign it to yourself. To lock an alert, follow these steps:

1. Navigate to the **Financial Services Analytical Applications Transactions Filtering home page**.

2. In the **Alert Summary** section, click **Toggle (Hold to Assigned)** . It changes to **Toggle (Hold to Assigned)** , and the status of the alert changes from **H** (Hold) to **A** (Assigned).

Figure 9: Locking/ Unlocking a Transaction Record
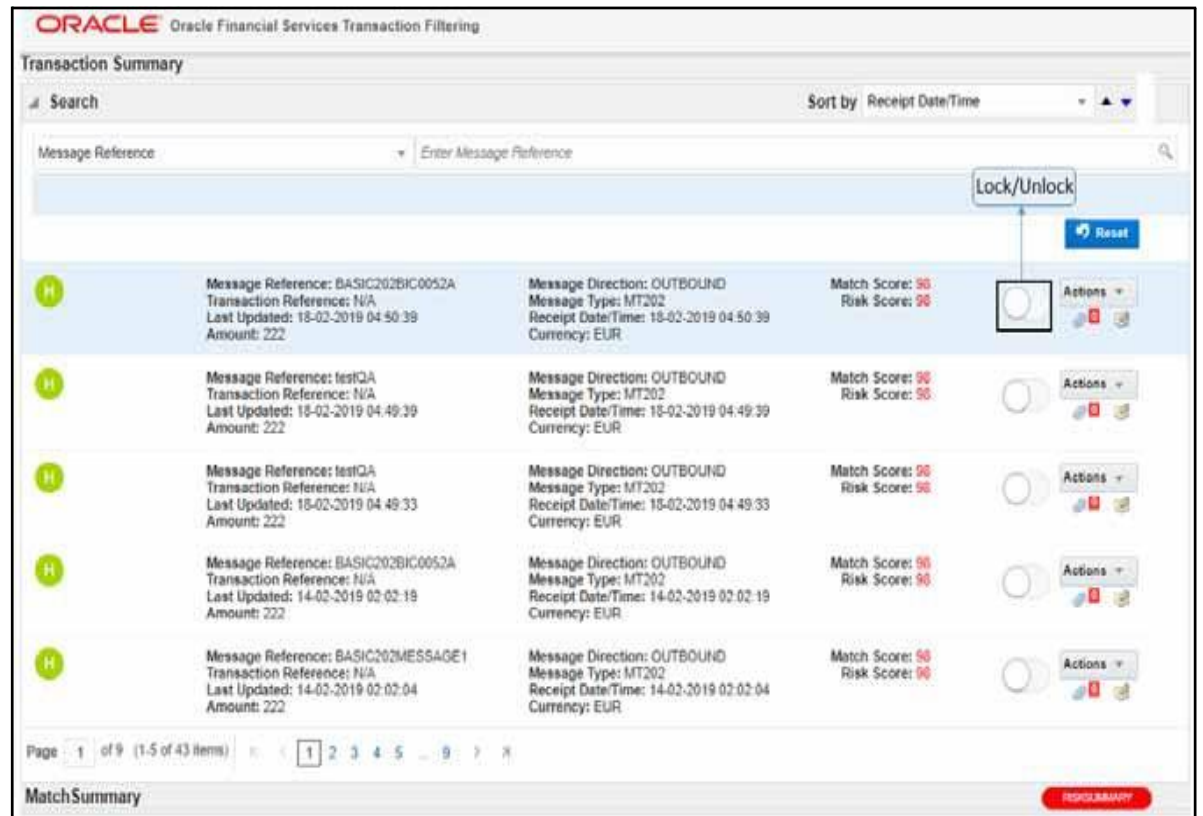
4.3   Analyzing the Alert

Once the alert is locked, the Analyst works on the alert by observing its details. These alert details are displayed in the following sections of the **Financial Services Analytical Applications Transactions Filtering home page**:

- Transaction Summary Section
- SWIFT Message and Audit Section
- Match Summary Section
- List Details
- Notification and Reporting Section

The following figure shows the different sections of Transaction Filtering interface:

Figure 10: Components of the Investigation User Interface
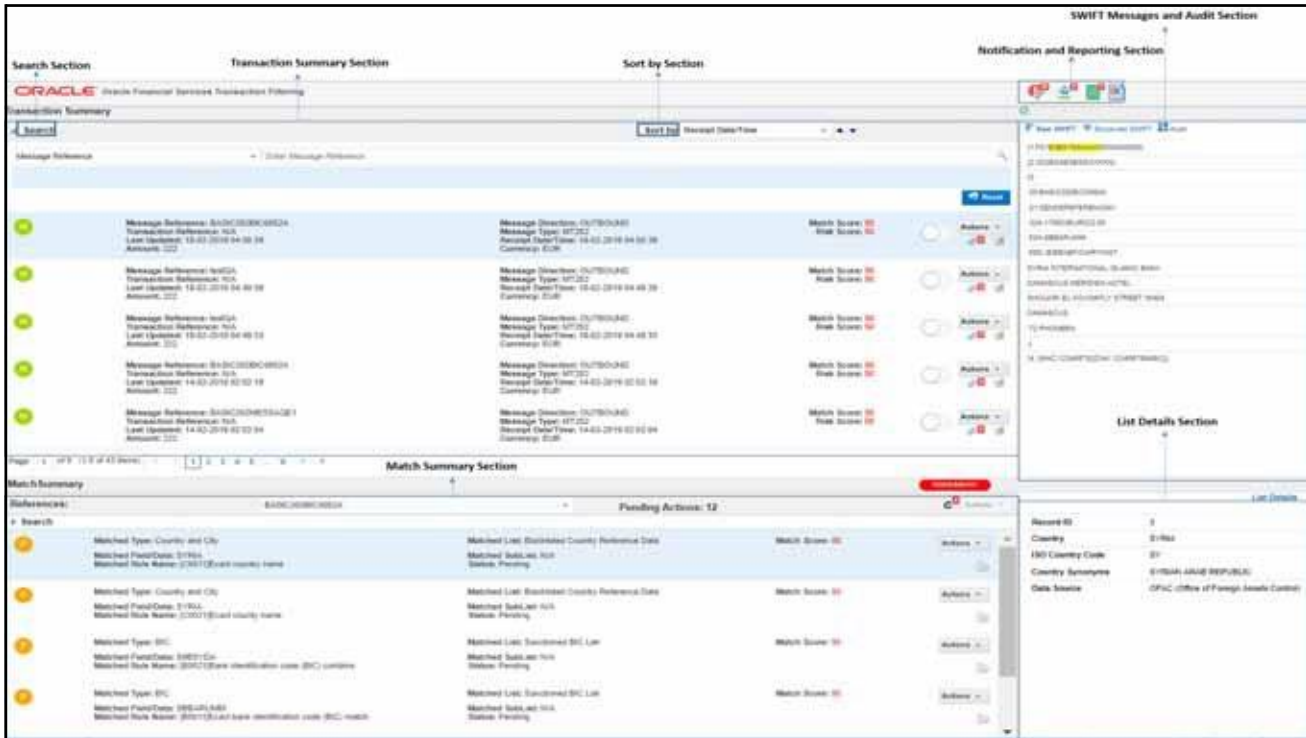
Topics:

- [Transaction Summary Section](#)
- [SWIFT Message and Audit Section](#)
- [Match Summary Section](#)
- [List Details](#)
- [Notification and Reporting Section](#)

4.3.1   Transaction Summary Section

This section displays the list of transactions that are in the analyst's/supervisor's queue. You can perform the following actions in this section:

- Locking a transaction
- Taking an action on a Transaction
- Adding comments to a Transaction
- Adding Attachments to a Transaction This section contains the following components:
- Message Reference
- Message Direction
- Transaction Reference

- Message Type

- Match Score

- Risk Score

- Status

- Receipt Date/ Time- This shows when a transaction was received within the system.

- Last Updated Date - This shows when a transaction was last updated. For example, when you escalate a transaction, then it shows the date that it was escalated. This could also be shown under the audit tab instead of showing under the summary section.

- Comments - This also contains the user details who has locked a particular transaction. For more information, see Adding Comments to a Transaction/ Message.

- Attachment - You can add an attachment to a particular transaction. For more information, see Attaching a File to a Transaction/ Message.

- Lock/ Unlock Action button

The Search section has the following criteria:

- Message Reference

- Message Type

- Transaction Reference

- Message Direction

- Currency

- Amount: You can search for transactions based on a particular amount or a range of amounts.

- Match Score: You can search for transactions based on a particular score or a range of scores.

- Risk Score: You can search for transactions based on a particular score, a range of scores, or the transaction status.

> **NOTE**   The supervisor can change a transaction that is Assigned back to Hold status.

- Receipt Date: You can search for transactions based on a particular date or a range of dates.

- Last Updated Date: You can search for transactions based on a particular date or a range of dates.

- Advanced Search: You can search for transactions based on:

- Originator Account Number

- Beneficiary Account Number

- Originator Country

- Destination Country

- Matched Rule

- Risk Rule

You can filter the data to be displayed by selecting one of the criteria in the Search toolbar. You can also reset the search criteria by clicking the Reset button.

The Sort by section has the following criteria. Select a criterion to filter the transactions based on the selection.

- Receipt Date/Time

- Amount

- Match Score

- Risk Score

- Last Updated Score

Figure 11: Transaction Summary Section

4.3.1.1   Adding Comments to a Transaction/ Message

You can add a comment to any transaction. There are two ways:

- Comments logged during taking Release/Block/Escalate action

- Ad hoc comments when the transaction is in locked status or escalated status. Follow these steps to add an ad hoc comment:

    a.   Navigate to the **Transaction Filtering** home page.

b. Assign the transaction to yourself by locking it.

c. Click the + button that is associated with the transaction that you want to add comments to. The comments window is displayed.

d. Enter your comments and click **Save**. The comment is added to the audit history of that transaction. The following figure displays an example.

Figure 12: Adding Comments

4.3.1.2   Attaching a File to a Transaction/ Message

You can also attach a file to the transaction/ message. Follow these steps:

1. Click the **Attach** button. The **Attach a File** window is displayed.

2. Click the **Browse** button.

3. Select the file you want to attach.

4. Click **Save**.

4.3.2   SWIFT Message and Audit Section

This section contains three tabs.

Raw SWIFT: You can see the raw SWIFT message of the selected transaction. The suspicious/ matched data is highlighted in yellow. This section highlights the key fields of a transaction that helps you to take quick decisions.

The following figure displays an example.

Figure 13: Raw SWIFT section

Raw SWIFT | Structured SWIFT | Audit

{1:F01SIIBSYDAXXXX0000000000}

{2:I101ESSESESSXXXXN}

{3:{113:XXXX}}

{4:

:20:UNLISTDETAILS011

:28D:1/1

:50F:DRLC/BE/BRUSSELS/NB0949042

1/DUPONT JACQUES

2/HIGH STREET 6, APT 6C

3/BE/BRUSSELS

:52A:RNCORUMM

:30:151105

:21:2015110500000001

:32B:EUR111,00

:59:/SK2411110000006600619015

ABDUL GHAFAR QURISHI ABDUL GHANI

Structured SWIFT: You can see the structured form of the SWIFT message of the selected transaction. This displays the important fields in key-value format. The following information is displayed in this section:

- Sender
- Receiver
- Amount
- Currency
- Requested Execution Date
- Orderer Identifier
- Ordered Address
- Originator Country
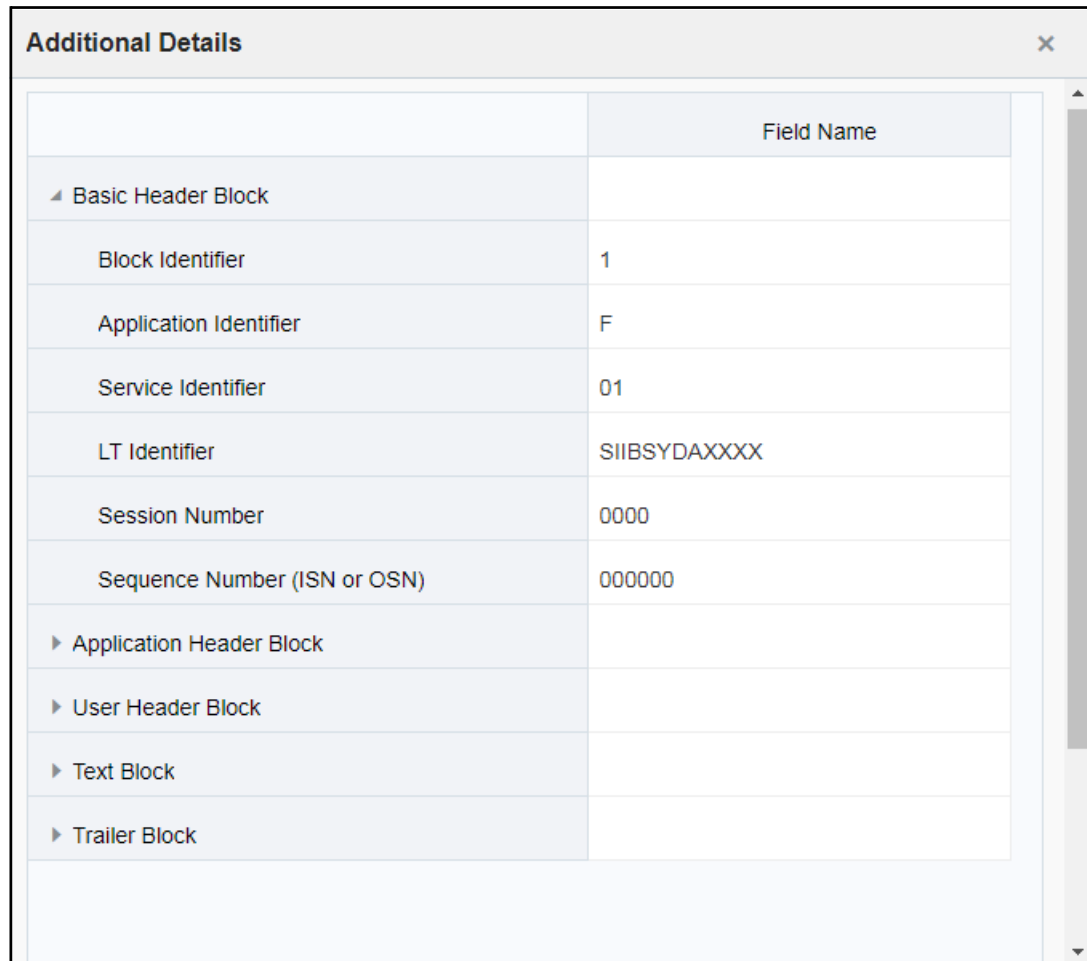- Destination Country

The following figure displays an example.

Figure 14: Structured SWIFT section

This section also contains the **Additional Details** section. To view this section, click **Additional Details** in the Structured SWIFT section:

The following figure displays the **Additional Details** section:

Figure 15: Additional Details section

This section contains the following details of the message:

- Basic Header Block
- Application Header Block
- User Header Block
- Text Block
- Trailer Block

For more information on Message details blocks, see Oracle Financial Services Transaction Filtering Administration Guide.

Audit: You can see the user actions and comments history of the selected transaction. The following figure shows an example of the same:

Figure 16: Audit section

4.3.3 Match Summary Section

This section lists all the matches for a message. In case of multiple transactions within a message, matches get grouped under respective transaction reference for transaction-level match and message level matches separately. You can review all matches in this section before blocking/releasing a message.

Select Transaction Level Matches or Message Level Matches (common for all transactions) by choosing Transaction Reference or Message Reference from the dropdown list:

- Matched Type
- Matched List
- Match Score
- Matched Field/Data
- Matched SubList
- Matched Rule Name
- Status

You can filter the data to be displayed by selecting one of the criteria in the Search toolbar. You can also reset the search criteria by clicking the **Reset** button. The Search button has the following criteria:

- Matched Field/Data
- Matched Type
- Matched List
- Matched SubList

- Score
- Matched Rule Name

For each of these transactions, based on the information displayed, an analyst can select one of the following actions from the Actions button after locking the alert message in the Transaction Summary section. For more information on locking the alert, see Locking the Alert.

- **Suspicious All**: Select this action to mark all the transactions as suspicious.
- **Clean All**: Select this action to mark all the transactions as clean.

> **NOTE**   The above actions are enabled only if no transactions are selected.

- **Suspicious Selected Items**: Select this action to mark the selected transaction as suspicious.
- **Clean Selected Items**: Select this action to mark the selected transaction as clean.

To select a transaction, click . The symbol changes to .

To refresh any transactions you have selected, click . The following figure displays an example.

Figure 17: Match Summary section

4.3.4   List Details

This section displays the Watchlist details that match with the transaction data. This helps you analyze the transaction and decide if it must be passed or not. A unique Record ID is assigned to every watchlist/sanctioned record.

The details that are displayed here depends on the kind of sanctioned data that is found. This sanctioned data is based on the following types of search made:

If a match is found for sanctioned Name or sanctioned Name and Address, then the following details are displayed:

For an Individual:

- Record ID
- Name
- Original Script Name
- Alias Type
- Alias Names
- Primary Name
- Address
- Alias Address
- Type
- Gender
- Date Of Birth
- Town Of Birth
- City Of Birth
- State Of Birth
- Place Of Birth Country
- Country Of Birth
- Nationality
- Title
- Designation
- Language
- Passport Details
- PassportType
- Passport Number
- Passport Issuing City
- Passport Issuing Country
- Passport Date Of Issue
- Passport Note
- NI Details
- National ID

- NI Type
- NI Issuing City
- NI Issuing Country
- NI Date Of Issue
- NI Note
- Other Information
- Residency Country
- Other Information
- Listed On
- Last Updated
- Record Type
- Program
- Reference Number
- Legal Basis
- Search Hyperlink

For an Entity:

- Record ID
- Name
- Original Script Name
- Alias Type
- Alias Names
- Primary Name
- Address
- Alias Address
- Other Information
- Type
- Date Of Birth
- Place Of Birth
- Passport Details
- Nationality
- Programme
- Language
- Legal Basis
- Listed On

- Last Updated
- Program
- Title
- Call Sign
- Vessel Type
- Tonnage
- GRT
- Vessel Flag
- Vessel Owner
- Vessel Details
- Country of Registration
- Country of Operation
- Registration Number
- Search Hyperlink

If a match is found for sanctioned Bank Identifier Code (BIC), then the following details are displayed:

- Record ID
- BIC
- BIC Details
- Data Source

If a match is found for a sanctioned Country, then the following details are displayed:

- Record ID
- Country
- ISO Country Code
- Country Synonyms
- Data Source

If a match is found for a sanctioned City, then the following details are displayed:

- Record ID
- Country
- City
- ISO City Code
- City Synonyms
- Data Source
- Country ISO Code

If a match is found for the sanctioned Stop Keywords, then the following details are displayed:

- Record ID
- StopKeyWords

The following figure displays an example.

Figure 18: List Details section

List Details	
Record ID	17
Country	RUSSIA
ISO Country Code	RU
Country Synonyms	RUSSIAN FEDERATION
Data Source	OFAC (Office of Foreign Assets Control)

4.3.5 Notification and Reporting Section

This section displays the number of notifications when you log in to the system. This is displayed on the top right-hand corner of the application. The notifications that appear depend on the logged-in user role. You can see notifications for the following:

- Hold Transactions
- Escalated Transactions
- False Positive Transactions

4.4 Taking Action on Transaction

Based on the analysis, provide an action to the transaction. Actions can be of three types:

- Escalate
- Block
- Release

You can also add a comment to any transaction. For more information, see Adding Comments to a Transaction/ Message.

You can also attach a file to any transaction. For more information, see Attaching a File to a Transaction/ Message.

4.4.1 Escalating a Transaction

This action is only available to the Analyst. You can escalate the transaction to the Supervisor if you need further analysis and approval. Follow these steps:

1. Navigate to the **Transaction Filtering** home page.

2. Select **Escalate** from the **Actions** drop-down list.

3. Provide comments to explain your analysis and click **Save**. The status of the transaction changes to E (ESCALATED).

4.4.2 Blocking a Transaction

This action is only available to the Analyst and Supervisor. You can block the transaction if you find blacklisted data. Follow these steps:

1. Navigate to the **Transaction Filtering** home page.

2. Select **Block** from the **Actions** drop-down list.

3. Provide comments to explain your analysis and click **Save**. The status of the transaction changes to B (Blocked).

4.4.3 Releasing a Transaction

This action is available to the Analyst and Supervisor. You can release a transaction if it is clean. Follow these steps:

1. Navigate to the **Transaction Filtering** home page.

2. Select **Release** from the **Actions** drop-down list.

3. Provide comments to explain your analysis and click **Save**. The status of the transaction changes to R (Released). This transaction is called a False Positive Transaction.

4.4.4 Order of Transactions Displayed

The transactions that are displayed are in the following order for the users:

4.4.4.1 Analyst:

- Assigned
- Hold
- Escalated
- Blocked
- Released

4.4.4.2 Supervisor:

- Escalated
- Blocked
- Released

OFSAA Support

Raise a Service Request (SR) in My Oracle Support (MOS) for queries related to the 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 My 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 the My Oracle Support site that has all the revised or recently released documents.