Oracle Financial Services Compliance Studio

Release Notes

Release 8.1.2.7.0

March 2024

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Financial Services

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Document Control

Table 1 lists the document control of this guide.

Table 1: Document Control

Revision Number	Revision Date	Change Log
8.1.2.7.0	March 2024	Updated the following sections: • New Features in this Release • Known Issues and Limitations in this Release
8.1.2.6.0	November 2023	Updated the following sections: • New Features in this Release • Known Issues and Limitations in this Release
8.1.2.5.0	July 2023	Updated the following sections: • New Features in this Release • Known Issues and Limitations in this Release
8.1.2.4.0	March 2023	Updated the following sections: • New Features in this Release • Known Issues and Limitations in this Release
8.1.2.3.0	January 2023	Updated the following sections: • Capabilities offered by Compliance Studio • New Features in this Release • Known Issues and Limitations in this Release
8.1.2.1.0	September 2022	Updated Model Management & Governance steps in the Capabilities offered by Compliance Studio section. Updated the following sections: • New Features in this Release • Known Issues and Limitations in this Release • Licensing Information Removed the "Oracle Financial Services Analytical Applications Infrastructure" section.
8.1.2.0.0	March 2022	This is crafted for the release of the v8.1.2.0.0 version.

Table of Contents

1   About this Guide

This section provides supporting information for Oracle Financial Services Compliance Studio Release Notes.

Topics:

- Purpose of this Document
- Intended Audience
- Access to Oracle Support
- Related Information Sources

1.1   Purpose of this Document

This document contains release information of Oracle Financial Services Compliance Studio, Release 8.1.2.7.0.

1.2   Intended Audience

This document is intended for users of Oracle Financial Services Compliance Studio, Release 8.1.2.7.0.

1.3   Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info

Or, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4   Related Information Sources

This section identifies additional documents related to OFS Compliance Studio. You can access the below documents online from the Oracle Help Center (OHC) Documentation Library for OFS Compliance Studio Applications Pack Release 8.1.2.7.0:

- Oracle Financial Services Compliance Studio Installation Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio Administration and Configuration Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio User Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio Use Case Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio Architecture Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio API Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio Matching Guide, Release 8.1.2.7.0
- Oracle Financial Services Compliance Studio Data Model Guide, Release 8.1.2.7.0

2   Introduction to OFS Compliance Studio

OFS Compliance Studio is an advanced analytics application that supercharges anti-financial crime programs for better customer due diligence, transaction monitoring, and investigations by leveraging the latest innovations in artificial intelligence, open-source technologies, and data management. It combines Oracle's Parallel Graph Analytics (PGX), Machine Learning for AML, Entity Resolution, Model Management and Governance, notebook-based code development and enables Contextual Investigations in one platform with complete and robust model management and governance functionality.

2.1   Capabilities offered by Compliance Studio

- Purpose Built for Fighting Crime
    - Fully defined and sourced Financial Crime Graph Model supporting detection and investigation
    - Provided Accelerators for finding the needles in the haystack.
    - What if Analysis for existing Scenarios
    - Integration with ECM and Investigation Hub to provide meaningful guidance to investigators for rules-based and ML generated alerts
    - Enterprise-ready and compatible with underlying OFSAA framework
    - Works with current and earlier 8.0.x releases of Oracle Financial Crime and Compliance Management Anti Money Laundering (AML), Enterprise Case Management, and Fraud applications.
- Entity Resolution for AML
    - Entity Resolution to enhance monitoring effectiveness and provide a single customer view
    - Linking and Resolution across internal & external data to improve single entity detection
    - Allows for Scenario/Model detection across internal data
    - Multi-attribute enabled with ML boosts for Name/Address models
    - Prebuilt Integrations and easily configurable for Data Sources like ICIJ, etc.
- Analytics of Choice
    - Choose from our proprietary models or bring your own
    - Fully embedded Graph Analytics Engine and Financial Crime Model
    - Embedded with a highly scalable in-memory Graph Analytics Engine (PGX)
    - Industry's most intuitive Graph Query Language to gain rapid insights
- Model Management & Governance
    - End-to-end management from model creation to model deployment.
        — Data Ingestion (Oracle DB, Graph, Hive)
        — Model Development
        — Supports virtually all open source packages, interpreters, etc.
        — Supports non-ML
        — Process in Database or Big Data

— Model Training

— Model Performance Evaluation

— Model Explainability

— Model Tracking and Audit

— Approval Mechanisms

— Model Deployment

— Scheduling

— Ongoing Monitoring

- ML Foundation for Financial Crimes

  - Integrated with Oracle Financial Crime Application Data and readily usable across the enterprise financial crime data lake.

  - Pre-engineered features and transformations to address each use case

  - Simplified APIs for each stage of the modeling lifecycle

  - Leverage the power of Graph, Supervised ML, and Unsupervised ML build typology detection models, detect anomalies, and risk score customers or events

  - Event Scoring for false positive prediction and disposition

  - Ongoing Monitoring of Model Performance and Concept Drift

  - Automated Scenario Calibration and Scenario Conversion Utility for Oracle AML Scenarios

- Graphs

  - Graph Pipeline feature allows you to view the data relationships in a graphical format.

  - Graph Analytics will give Financial Institutions the ability to monitor the data financial institutions effectively. The data is organized as nodes, relationships, and properties (property data is stored on the nodes or relationships). The results of analytics algorithms are stored as transient properties of nodes and edges in the Graph.

2.2 New Features in this Release

The following new features are incorporated in this Release 8.1.2.7.0.

- **Entity Resolution**

  - Entity Resolution supports Oracle Text for candidate selection as an alternative to Open Search. In v8.1.2.7.0, pre-configured rules are supported, and exact matching rules can be supported (without UI). Full configurability of Entity Resolution will be available in v8.1.2.8.0.

  - A performance improvement has been added for Data Survival of singleton party records.

- **Graph Pipeline**

  - Matching has been made optional.

- **Data Stores**

  - Users can now upload new files (.csv and .txt) while registering File based Data Stores.

  - Ability to derive the schema information for the File based Data Stores.

- **Data Studio Conda Environments**
  - Users can now register custom/local Conda channels for package installation.
- **Workspaces**
  - Users can now provide database Hints at table-level and SQL Prescripts at schema level for data load performance improvement during Workspace Population.
  - Ability to do data repopulation for a subset of tables.
- **Datasets**
  - Introduction of Data Fairness functionality.
  - Support of Pyspark option for scaling dataset.
- **Model Pipelines**
  - Introduction of Interactive execution mode in Dashboard for users to pause and review results before providing next set of runtime parameters and continuing execution.
  - Support of markups in %python paragraphs to allow users to track outputs and update node type (training/scoring/experimentation) from python script itself.
  - New Deployment Overview screen to improved user experience around deployment workflow.
  - Addition widgets introduced for feature engineering and model training.
- **Model Catalog**
  - Additional metrics introduced to score/evaluate models built externally and those built from Pipeline/Notebook.
  - All models can now optionally be served as a webservice exposing its prediction endpoints.
- **Data Studio**
  - Data Studio upgraded to 23.4.7 version.
- **Identity Management**
  - Option to fetch and provision user groups from OFSAA during user provisioning.
- **Scheduler**
  - Support of providing runtime parameters in ESIC.

The following new features have been added to **ML4AML**.

- **Behavioral models**
  - Users can create behavioral ML models to augment or replace scenarios. Using Compliance Studio's easy-to-use supervised modeling notebook template, rich set of base features and derived features, Users can create ML models to detect suspicious behavior. Compliance Studio also comes with easy-to-use templates to monitor the performance of these models.
- **ASC Enhancements**
  - Users now have the option to delete threshold sets they have created. This will allow users to manage threshold sets better by deleting redundant thresholds after scenario tuning is completed.

For more information about ML4AML features, see the OFS Compliance Studio ML4AML Use Case Guide.

2.3 Installing the Release

For detailed instructions on installing the release, see the Oracle Financial Services Compliance Studio Installation Guide.

2.4 Known Issues and Limitations in this Release

Table 2 lists the known issues and limitations in this release.

Table 2: Known Issues and Limitations

S.No	Bug ID	Known Issues and Limitations	Workaround
Graph Pipeline			
1	34555165	Data pipeline UI is not opening from the MMG screen when using the Firefox browser if the self-signed certificate is used.	Use Chrome or Edge browser for making these changes.
2	35564509	ECM Graph - When a graph pipeline task fails and user "restarts" the run, the failed tasks throw "invalid table name" error.	User needs to schedule a new batch with all the failed tasks and reexecute.
3	35930925	Data pipeline - If a field mapping contains an expression, the user is not able to view the expression once it is saved. There was also an edit option earlier which is not available now.	-
4	35953859	Graph Pipelines - Unable to fetch Match Rule and Refresh Graph runtime parameters in schedule configurations UI	-
5	36381673	Event Pipeline fails when the same EVENT_CD comes from different DATA_ORIGIN.	-
6	35953859	Unable to fetch Match Rule and Refresh Graph runtime parameters in schedule configurations UI	-
Entity Resolution			
7	33869985	Unique Constraint Error for **STG_CUSTOMER_IDENTIFCTN_DOC** table while executing the Data Survival job.	-
8	33429546	Name and address transliteration is not happening for both source and target while matching.	-
9	36376217	ER Job 1 fails with deadlock error Intermittently when the Delta Computed is set to False.	Re-run the Entity Resolution Job 1
10	36336726	Transliteration does not work for Chinese and Korean languages	-
Notebook Server and Interpreters			

Table 2: Known Issues and Limitations

S.No	Bug ID	Known Issues and Limitations	Workaround
11	34555103	Interpreters - python interpreter execution is stuck if the internal Code takes very long to run. For example, Code results in infinite loops.	Restart Compliance Studio.
12	34555134	Deployment - interpreter - python interpreter log file size keeps increasing more than one terabyte (TB) and occupies the server hard disk space.	User has to delete manually.
13	35949460	Upgrade Testing - User is not able to execute the notebook without re-initialization	Manual re-initialization to be done.
14	35947392	Notebooks - User is not able to execute the notebooks after selecting the virtual environment immediately after selecting the default 81270 conda environment	User has to wait for a message "Invalidated session and Re-initializated session" before execution of a notebook.
15	36376426	The "Data Studio Options" menu is not visible for a particular user if the "IDENTITY ADMIN" and "IDENTITY AUTH" groups are not assigned.	Add "IDENTITY ADMIN" and "IDENTITY AUTH" groups for the user, which should show Data Studio options.
Investigation Hub			
16	32895388	"export to pdf" paragraph gives insufficient information about the SI notebook.	-
ML4AML			
17	35872579	Scenario execution fails because the default python environment is attached to the notebook.	To avoid this error, follow these steps: 1. User has to navigate to the newly imported AML scenario notebook. 2. Attach the proper Python Runtime environment with the session. The recommended value for the Python Runtime environment is **default_8.1.2.7.0**. For more information, see **Trigger Scenario Execution** section in the OFS Compliance Studio ML4AML Use Case Guide.
18	36373103	Failure in model fit for a model when parameters "feature_include", and "feature_must_include" are not None and control parameter "find_linear_combos =True".	To work, set parameter "find_linear_combos" = False.
Deployment			

Table 2: Known Issues and Limitations

S.No	Bug ID	Known Issues and Limitations	Workaround
19	34555140	Installer – Reinstall is not updating the SSO token.	user must manually update the table "NEXTGENEMF_CONFIG " in Compliance Studio schema.
User Activity			
20	34555151	Compliance Studio – A user with a DSUSER role should not see the Data Studio options.	-
21	35953842	Data studio's dynamic forms "Dropdown" gives error	Invalidate the session and execute the notebook again.
Scenario Conversion Utility			
22	35943957	Scenario Conversion Utility - The Events are not getting generated for these (ML/AC) Networks of Accounts, Entities, and Customers, (ML/AC) Escalation in Inactive Account scenarios.	-

3   **Hardware and Software Tech Stack Details**

For more details on the hardware and software combinations, see Oracle Financial Services Analytical Applications 8.1.2.0.0 Technology Matrix available in the OHC Tech Stack.

4   Licensing Information

For details on the third-party software tool used, see the *OFSAA Licensing Information User Manual Release 8.1.2.0.0* available in the Licensing Information User Manuals.

5   OFSAA Support

Raise a Service Request (SR) in My Oracle Support (MOS) for queries related to the OFSAA applications.

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- 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.