

Oracle Financial Services

Behavior Pattern Rules



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Get Help

Topics:

- [Get Help in the Applications](#)
- [Learn About Accessibility](#)
- [Get Support](#)
- [Get Training](#)
- [Join Our Community](#)
- [Share Your Feedback](#)

[Before You Begin](#)

1.1 Get Help in the Applications

Use Help icons to access help in the application.

Note that not all pages have Help icons. You can also access the [Oracle Help Center](#) to find guides and videos.

Additional Resources

- Community: Use [Oracle Cloud Customer Connect](#) to get information from experts at Oracle, the Partner Community, and other users.
- Training: Take courses on Oracle Cloud from [Oracle University](#).

1.2 Learn About Accessibility

For information about Oracle's commitment to accessibility, visit the [Oracle Accessibility Program](#). Videos included in this guide are provided as a media alternative for text-based topics also available in this guide.

1.3 Get Support

You can get support at [My Oracle Support](#).

For accessible support, visit Oracle Accessibility Learning and Support.

1.4 Get Training

Increase your knowledge of Oracle Cloud by taking courses at [Oracle University](#).

1.5 Join Our Community

Use [Cloud Customer Connect](#) to get information from industry experts at Oracle and in the Partner Community. You can join forums to connect with other customers, post questions, and watch events.

1.6 Share Your Feedback

We welcome your feedback about Oracle Applications User Assistance. If you need clarification, find an error, or just want to tell us what you found helpful, we did like to hear from you.

You can email your feedback to [My Oracle Support](#).

Thanks for helping us improve our User Assistance!

1.7 Before You Begin

Refer to following Documents:

- [See What's New](#)

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Behavior Pattern Rule

The Behavior Pattern (BP) functionality works similarly to amortization types. The Behavior Pattern code is assigned at the detail instrument level, and these designations are evaluated by the cash flow engine (CFE) for calculations. However, Behavior Patterns are portfolio level property rather than instrument level. Generally, a bank processes aggregated data for non-maturing products. In this case, the Behavior Pattern is assigned effectively at the portfolio level. If you are using CFE with any other service, then data is required at the instrument level and BP is also assigned accordingly.

In this case, you must track the changes to Behavior Patterns and assign appropriate codes to affected instruments. Due to this, only one BP can be used by the CFE in the CFE processes for current business. If you want to model multiple types of BP under varying scenarios, then you can use a Behavior Pattern Rule.

The Behavior Pattern Rule UI allows you to group Behavior Pattern codes (behavioral assumptions) together in a set at the Product/Currency level which then can be rotated to select a value on a combination. You can select which behavior assumption pattern to use and the underlying Behavior Pattern in that set will affect the data on processing

This chapter describes the procedure for working with and managing the Behavior Pattern rules.

Topics

- [Behavior Pattern Rule Summary Page](#)
- [Search Behavior Pattern Rule](#)
- [Create Behavior Pattern Rule](#)
- [View and Edit Behavior Pattern Rule](#)
- [Copy Behavior Pattern Rule](#)
- [Delete Behavior Pattern Rule](#)

2.1 Behavior Pattern Rule Summary Page

This page is the gateway to all Behavior Pattern Rules and related functionality. You can navigate to other pages relating to Behavior Pattern Rules from this point.

The Behavior Pattern Rule Page displays the following columns.

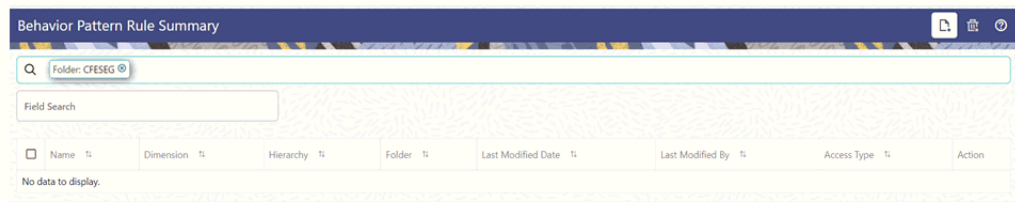
Table 2-1 Behavior Pattern Rule – Fields and Descriptions

Column	Description
Name	Displays the Behavior Pattern Rule's Short Name. Mouse over the Name field to view the Code and Description details.
Dimension	Displays the Dimension used to define the Behavior Pattern Rule

Table 2-1 (Cont.) Behavior Pattern Rule – Fields and Descriptions

Column	Description
Hierarchy	Displays the Hierarchy used to define the Behavior Pattern Rule
Folder	Displays the Folder name where the Behavior Pattern Rule is saved.
Last Modified By	Displays the Name of the user who last modified the Behavior Pattern Rule.
Last Modified Date	Displays the Date and Time when Behavior Pattern Rule was modified last.
Action	Displays the list of actions that can be performed on the Behavior Pattern Rule. For more information, see Behavior Pattern Rule – Icons and Descriptions .

Figure 2-1 Figure 1: Behavior Pattern Rule Summary Page



The Action column on the Behavior Pattern Rule Summary Page offers several actions that allow you to perform different functions. The following actions are available for the Behavior Pattern Rule.

Table 2-2 Behavior Pattern Rule – Icons and Descriptions

Fields	Description
Add	Click Add icon at the top right of the Summary Page to build a new Behavior Pattern Rule.
Multiple Delete	Select one or more rules in the table and then click the Delete icon at the top right of the Summary Page to delete more than one rule at the same time.
View/Edit	Click on the Action icon against the Behavior Pattern Rule Name and select View/Edit to view or edit the contents of a Behavior Pattern Rule in Read/Write format. Depending on User Privileges the rule will open in either View or Edit Mode.
Save As	Click on the Action icon against the Behavior Pattern Rule Name and select Save As to create a copy of an existing Behavior Pattern Rule.

Table 2-2 (Cont.) Behavior Pattern Rule – Icons and Descriptions

Fields	Description
Delete	Click on the Action icon against the Behavior Pattern Rule Name and select Delete to delete an existing Behavior Pattern Rule.
Dependency Check	Click on the Action icon against the Behavior Pattern Rule Name and select Dependency Check to view objects where selected Behavior Pattern Rule is used.

2.2 Search for Behavior Pattern Rules

Search for a Behavior Pattern Rule to perform any of the following tasks:

- View
- Edit
- Copy
- Delete
- Check Dependencies

Prerequisites

- Predefined Behavior Pattern Rules

Procedure

To search for Behavior Pattern Rules, do the following:

1. Navigate to the **Behavior Pattern Rule Summary** page.
2. Enter the **Code, Name, Description, Dimension, Hierarchy, or Folder** of the rule in Search Criteria.
3. Click the **Search** icon.

Only rules that match the search criteria are displayed.

2.3 Create Behavior Pattern Rules

You create behavior pattern rules to capture the principal run-off behavior of product types that do not have contractual maturities.

Figure 2-2 Behavior Pattern Rule Page

To create a Behavior Pattern rule, follow these steps:

1. Click **Add** icon from the top of the **Behavior Pattern Rule Summary** Page.

2. Enter the following Details.
Table: Create Behavior Pattern Rule

Fields	Description
Name	Enter the name of the Behavior Pattern Rule.
Description	Enter the description of the Behavior Pattern Rule. This is an optional field.
Folder	Select the Folder where the Behavior Pattern Rule needs to be saved.
Access Type	Select the Access Type as Read-Only or Read/Write.

3. Select a **Product Folder**.
4. Select a **Product Hierarchy**. You can define methodologies at any level of the Hierarchical Product Dimension. The Hierarchical Relationship between the nodes allows the inheritance of methodologies from Parent nodes to Child nodes.
5. Select a **Currency**.
6. Select **Product(s)** from Assumption Browser.
7. Click **Add** from Assumption Browser Section.

2.3.1 Defining Behavior Pattern Rule

The definition of a Behavior Pattern rule is part of the Create or Edit Behavior Pattern rule process. When you click **Save** in the Create Behavior Pattern Rule process, the rule is saved and the **Behavior Pattern Rule Summary** page is displayed.

However, Behavior Pattern assumptions have not yet been defined for any of your products at this point. Typically, you would start defining your Behavior Pattern assumptions for product-currency combinations before clicking Save.

2.3.1.1 Defining Behavior Pattern Rule Using Node Level Assumptions

Node Level Assumptions allow you to define assumptions at any level of the Product dimension Hierarchy. The Product dimension supports a hierarchical representation of your chart of accounts, so you can take advantage of the parent-child relationships defined for the various nodes of your product hierarchies while defining rules. Children of parent nodes on a hierarchy automatically inherit the assumptions defined for the parent nodes. However, assumptions explicitly defined for a child take precedence over those at the parent level.

Note:

Using the default currency to setup assumptions can save data input time. At run time, the calculation engine uses assumptions explicitly defined for a product currency combination. If assumptions are not defined for a currency, the engine uses the assumptions defined for the product and the default currency. If the assumptions are the same across some or all currencies for a specific product, you can input assumptions for the default currency. Be careful using this option on screens where an Interest Rate.

Prerequisites

Performing basic steps for creating or editing a Behavior Pattern rule.

Procedure

To define Behavior Pattern Rule using Node Level Assumptions, follow these steps:


1. Navigate to the Behavior Pattern Rule Assumption Details Page after selecting a Currency and one or more products from the hierarchy.

Figure 2-3 Behavior Pattern Rule Assumption Details

Product and Currency Details

Product Currency

Behavior Pattern Selector

Behavior Pattern  Required

2. Select a Product.
3. Select the Behavior Pattern from Behavior Pattern drop-down list. Here, the Behavior Pattern drop-down list shows the list of existing Behavior Patterns. Click below icon to view the details of selected Behavior Pattern.

Figure 2-4 View Behavior Pattern



You can select only one Behavior Pattern at a time.

4. Click Apply.
The Assumption Browser Definition Page is displayed.

At this point you can:

- Continue selecting BP for other product-currency combinations by repeating the above procedure.
- Complete the process by clicking Save.

When you click Save, the Behavior Pattern Rule assumptions are saved and the Behavior Pattern Rule Summary Page is displayed.

2.4 View and Edit Behavior Pattern Rule

You can view existing Behavior Pattern Rule, and you can edit existing Behavior Pattern Rules, provided you have read/write privileges.

To view and edit a Behavior Pattern Rule, follow these steps:

1. Navigate to the **Assumption** and select **Behavior Pattern Rule**.
2. Search for a Rule.
For further information, see the [Searching for Rules](#) section.
3. Click on the **Action** icon against the Behavior Pattern Rule Name and select **View/Edit** to open the Rule you want to update.
4. Update the Rule details.
5. Click **Apply** or **Save**, depending on the Rule type.

2.5 Copy Behavior Pattern Rule

You can copy Behavior Pattern Rules to avoid having to enter data multiple times. This saves time and effort and reduces mistakes.

To copy a Behavior Pattern Rule, follow these steps:

1. Navigate to the **Assumption** and select **Behavior Pattern Rule**.
2. Search for a Rule.
For more information, see the [Searching for Rules](#) section.
3. Click on the **Action** icon against the Behavior Pattern Rule Name and select **Save As** to duplicate the Rule.
4. Select a folder where you want to save the Rule copy.
5. Enter a unique name for the new Rule.
6. Enter a brief description of the Rule.
7. Click **Save**.

2.6 Delete Behavior Pattern Rule

You can delete Behavior Pattern Rules that are no longer required.

 **Note:**

A Behavior Pattern Rule cannot be retrieved after deletion.

Restrictions on deleting Behavior Pattern Rules are:

You cannot delete Behavior Pattern Rules if you have only Read privileges. Only users with Read/Write privileges and Behavior Pattern Rule owners can delete Behavior Pattern Rules.

You cannot delete a Behavior Pattern Rule that has a dependency.

To delete a Behavior Pattern Rule, follow these steps:

1. Navigate to the **Assumption** and select **Behavior Pattern Rule**.
2. Search for a Rule.
For more information, see the [Searching for Rules](#) section.
3. Click on the **Action** icon against the Behavior Pattern Rule Name and select **Delete**.