

Oracle Financial Services

Behavior Pattern Rules



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Oracle Financial Services Behavior Pattern Rules, Release 24C

G17538-02

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Get Help

Topics:

- [Get Help in the Applications](#)
- [Learn About Accessibility](#)
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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](#)

2

Behavior Pattern Rules

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.

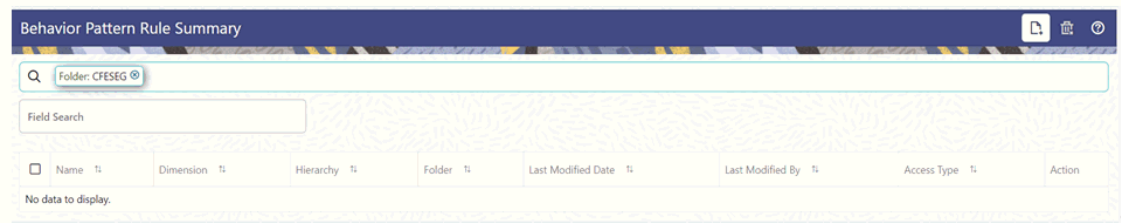
In this case, you must track the changes to Behavior Patterns and assign appropriate codes to affected instruments. Due to this, only one BP can be used by the CFE in the CFE processes for current business. If you want to model multiple types of BP under varying scenarios, then you can use a Behavior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

Behavior Pattern Rule Summary

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.

Figure 2-1 Behavior Pattern Rule Summary



Search Behavior Pattern Rule

Prerequisites: Predefined Behavior Pattern Rule

To search for a Behavior Pattern Rule:

Click **Search** after entering the search criteria. The search results are displayed in a table containing all the Behavior Pattern Rules that meet the search criteria.

Or

An alternative method to search a Behavior Pattern rule is through the **Field Search** option. This is an inline wildcard UI search that allows you to enter a search value (such as code, name, etc.) partially or fully. Rows that contain the string you are searching for are fetched and displayed in the Behavior Pattern rule Summary. You can enter the **Code, Name, Description, Dimension, Hierarchy, and Folder** of the Behavior Pattern Rule and click **Search**.

The Behavior Pattern rule Summary displays the following information:

Add: Click the Add icon on the page header to build a new Behavior Pattern rule.

Multiple Delete: Enables you to select and delete one or multiple rules in the table simultaneously.

- **Name:** Displays the Behavior Pattern Rule's short name.
- **Dimension:** Displays the Dimension the Behavior Pattern Rule belongs to.
- **Hierarchy:** Name of Hierarchy that is used to define 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.
- **Access Type:** Displays the access type of Rule. It can be Read-Only or Read/Write.
- **Action:** Click this icon to view a list of actions that you can perform on the Behavior Pattern rule.
 - View/Edit: Based on the user privilege assigned, you can either only view or edit existing Behavior Pattern rules. To edit a rule, you must have Read/Write privilege.
 - Save As: You can reuse a Behavior Pattern rule by saving it under a new name thus saving time and effort in entering data multiple times; it also leads to reduced data entry errors.
 - Delete: You can delete Behavior Pattern rules that you no longer require. Note that only Behavior Pattern rule owners and those with Read/Write privileges can delete Behavior Pattern rules. A Behavior Pattern rule that has a dependency cannot be deleted. A rule cannot be retrieved after deletion.
 - Dependency Check: You can perform a dependency check to know where a particular Behavior Pattern rule has been used. Before deleting a rule, it is always a good practice to do a dependency check to ensure you are not deleting Behavior Pattern rules that have dependencies. A report of all rules that utilize the selected Behavior Pattern rule is generated.

Also See:

- [Create Behavior Pattern Rule](#)
- [Defining Behavior Pattern Rule](#)

2.1 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 2-1 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.

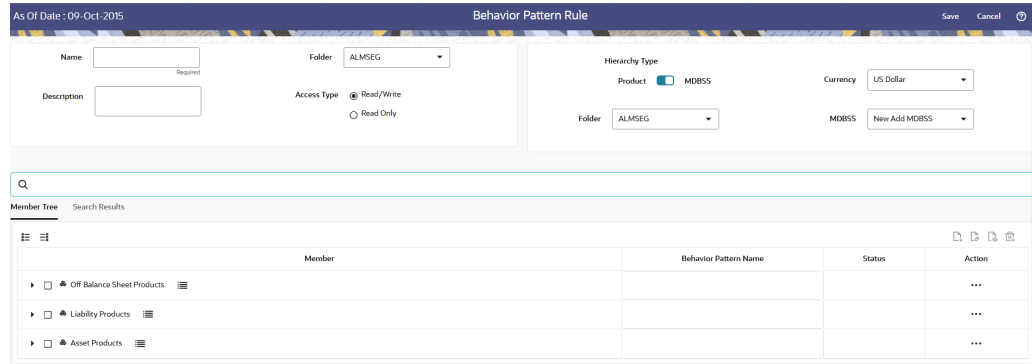
3. Select the Hierarchy Type as **Product** or **MDBSS**

Note:

MDBSS is enabled only in ALM Cloud Service.
If any member is a currency in the MDBSS hierarchy (for example, INR) and selected currency is different (for example USD), then the member and its children nodes cannot be defined.

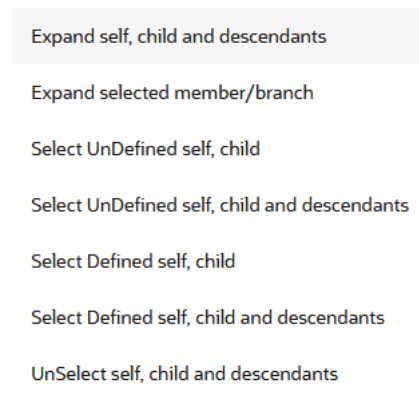
- If you select Hierarchy Type as **MDBSS**, then following options are available:

Figure 2-3 Hierarchy Type as MDBSS



- a. Select a **Currency**.
- b. Select a **MDBSS Folder** and **MDBSS**.
- c. Select **MDBSS Node(s)** from Member Tree of Assumption Browser. The Assumption Browser has following two tabs: Member Tree and Search Results
 - **Member Tree:** Member Tree tab shows the hierarchical structure and allows you to define rules by selecting the node members from the browser. Select Node and Click Menu icon next to it to view the available options.

Figure 2-4 Member Tree



Status of node is also displayed in Member Tree section, for example Selected, and so on. To select member hierarchy, following options are available:

- * **Expand self, child and descendants:** Allows to expand the selected node itself along with its child and descendants.
- * **Expand selected member/branch:** Allows to expand the selected node
- * **Select UnSelect self, child:** Allows to unselect the selected node itself along with its child
- * **Select UnSelect self, child and descendants:** Allows to unselect the selected node itself along with its child and descendants.

- * **Select Defined self, child:** Allows to select the selected node itself along with its child.
- * **Select Defined self, child and descendants:** Allows to select the selected node itself along with its child and descendants.
- * **UnSelect self, child and descendants:** Allows to unselect the selected node itself along with its child and descendants.

Use **Show Numeric Code Values (Left)** icon to view the code value left to the Node name.

Use **Show Numeric Code Values (Right)** icon to view the code value right to the Node name.

Here, you can perform the following tasks on the selected node(s):

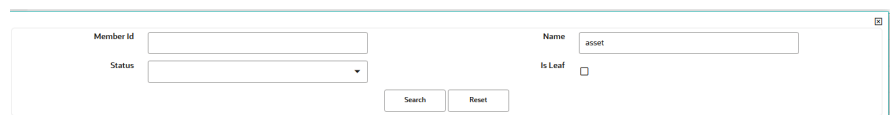
- * Add
 - * Edit
 - * View
 - * Delete
 - * Copy
- **Search Results:** You can also search the members based on the filters. This section shows the searched node(s). To search a member, follow these steps:
- i. Navigate to **Assumption Browser** section of the Rule Definition page.

 **Note:**

Before using the Member Search in Assumption Browser, you must execute the batch **Member_Browser_Refresh**. For more information, see note in [Create MDBSS](#) section.

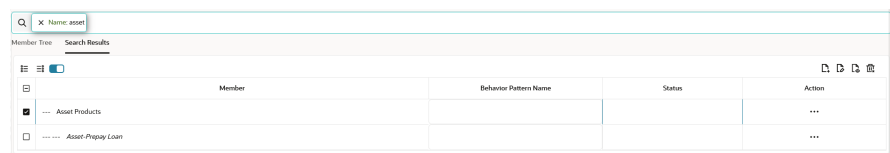
- ii. Enter the Member ID, Name, Status, or Is Leaf in Search Criteria.

Figure 2-5 Search Criteria



- iii. Click **Search**. The searched member(s) will be displayed in **Search Results** section of **Assumption Browser**

Figure 2-6 Searching Members



Member	Behavior Pattern Name	Status	Action
<input checked="" type="checkbox"/> Asset Products			...
<input checked="" type="checkbox"/> Asset Pripay Loan			...

Here, you can perform the following tasks on the searched node(s):

- * Add
- * Edit
- * View
- * Delete
- * Copy

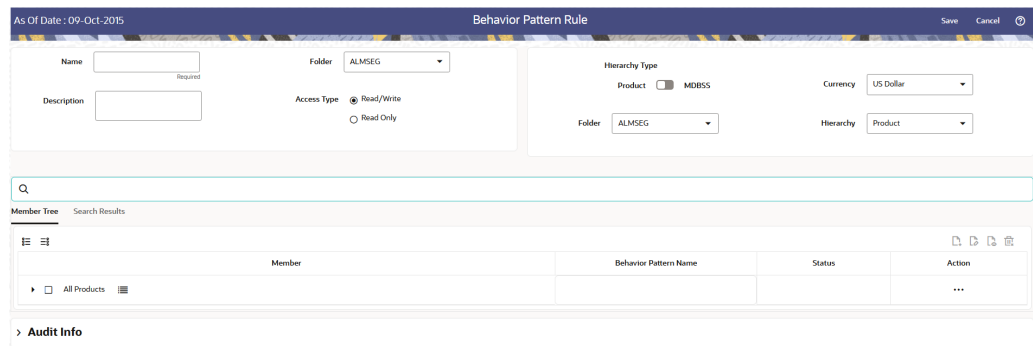
Click **Show Parentage** icon to view the Parent-child Node level hierarchy details of selected Node.

Use **Show Numeric Code Values (Left)** icon to view the code value left to the Node name.

Use **Show Numeric Code Values (Right)** icon to view the code value right to the Node name.

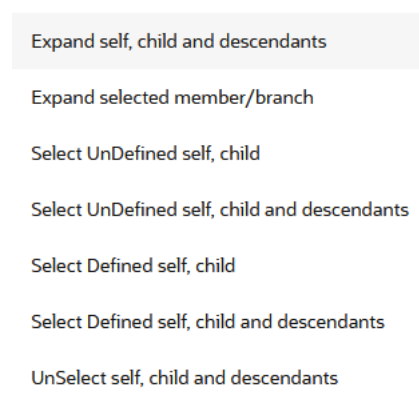
- If you select Hierarchy Type as **Product**, then following options are available:

Figure 2-7 Hierarchy Type as Product



- a. Select a **Currency**.
- b. Select a **Product Folder** and **Product Hierarchy**.
- c. Select **Product** from Member Tree of Assumption Browser. The Assumption Browser has following two tabs: Member Tree and Search Results
 - **Member Tree:** Member Tree tab shows the hierarchical structure and allows you to define rules by selecting the node members from the browser. Select Node and Click Menu icon next to it to view the available options.

Figure 2-8 Member Tree



Status of node is also displayed in Member Tree section, for example Selected, and so on. To select member hierarchy, following options are available:

- * **Expand self, child and descendants:** Allows to expand the selected node itself along with its child and descendants.
- * **Expand selected member/branch:** Allows to expand the selected node
- * **Select UnSelect self, child:** Allows to unselect the selected node itself along with its child
- * **Select UnSelect self, child and descendants:** Allows to unselect the selected node itself along with its child and descendants.
- * **Select Defined self, child:** Allows to select the selected node itself along with its child.
- * **Select Defined self, child and descendants:** Allows to select the selected node itself along with its child and descendants.
- * **UnSelect self, child and descendants:** Allows to unselect the selected node itself along with its child and descendants.

Use **Show Numeric Code Values (Left)** icon to view the code value left to the Node name.

Use **Show Numeric Code Values (Right)** icon to view the code value right to the Node name.

Here, you can perform the following tasks on the selected node(s):

- * Add
 - * Edit
 - * View
 - * Delete
 - * Copy
- **Search Results:** You can also search the members based on the filters. This section shows the searched node(s). To search a member, follow these steps:
- i. Navigate to **Assumption Browser** section of the Rule Definition page.
 - ii. Enter the Member ID, Name, Status, or Is Leaf in Search Criteria.

Figure 2-9 Search Criteria

- iii. Click **Search**. The searched member(s) will be displayed in **Search Results** section of **Assumption Browser**

Figure 2-10 Searching Members

Member	Behavior Pattern Name	Status	Action
Asset Products			...
Asset-Piggy Loan			...

Here, you can perform the following tasks on the searched node(s):

- * Add
- * Edit
- * View
- * Delete
- * Copy

Click **Show Parentage icon** to view the Parent-child Node level hierarchy details of selected Node.

Use **Show Numeric Code Values (Left)** icon to view the code value left to the Node name.

Use **Show Numeric Code Values (Right)** icon to view the code value right to the Node name.

4. Click **Add** from Assumption Browser section.
5. Click **Save**.

2.2 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.

2.2.1 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.
2. Define the Conditions. For more information see Conditional Assumptions section.
3. After defining the conditions, select the Behavior Pattern from Behavior Pattern drop-down list. Here, the Behavior Pattern drop-down list shows the list of existing Behavior Patterns.

Figure 2-11 Defining Behavior Pattern Rule



Click below icon to view the details of selected Behavior Pattern.

Figure 2-12 View Behavior Pattern



You can select only one Behavior Pattern at a time.

4. Click Apply.

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

2.3 Associating Conditional Assumptions with Behavior Pattern Rules

The Behavior Pattern Rule UI provides the setup and maintenance of assumptions by integrating the conditional logic (optional) into the setup of Behavior Pattern Rules. You can define Behavior Pattern Rule logics using IF-THEN-ELSE logic based on the underlying characteristics of your financial instruments, such as dates, rates, balances, and code values.

The conditional logic is defined through use of Data Filters. These existing objects provide the building blocks for defining Conditional logic. This type of Data Filter can be selected within the Conditional Assumption section.

The logic included in a Conditional Assumption determines the specific Behavior Pattern Rule assumption that the system will assign to each individual instrument record at run time.

The Conditional Assumption section allows users to select explicit conditions (from Data Filters) and apply methods and rule selections to each condition directly. The Filter Conditions are processed by the engine in the order that they appear on the section. As soon as a condition is satisfied, the related assumption is applied.

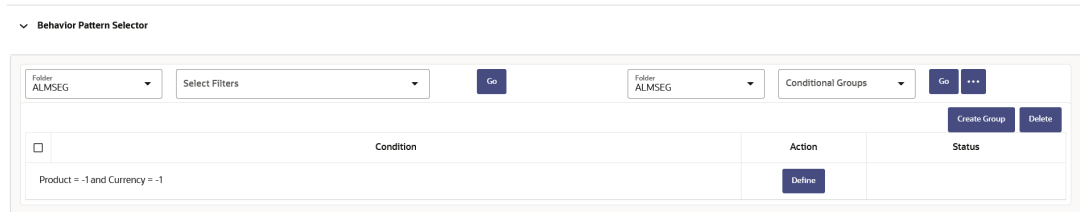
If an instrument record does not meet any of the conditions, then the rule logic reverts to the standard assumption that is directly assigned to the Product/Currency combination.

Conditional Assumptions can be applied only to detailed account records (data stored in the Instrument Tables).

To define conditional assumption, follow these steps:

1. Navigate to **Conditional Assumptions** section.

Figure 2-13 Conditional Assumption



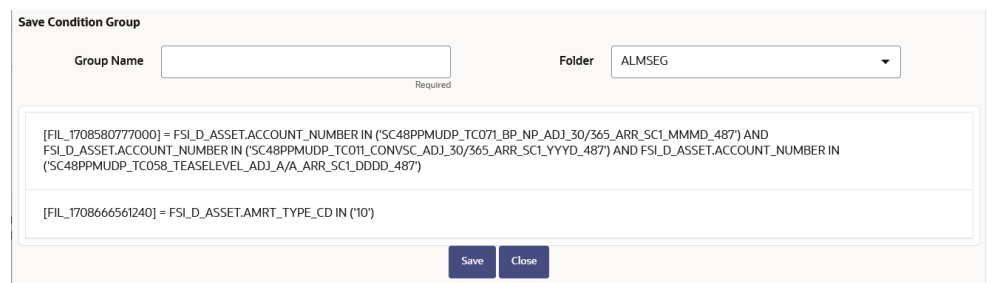
2. Select the Filter Folder and Filter, then click **Go**. The condition is displayed based on selected filter.
3. Here, you can select either group of conditions using **Conditional Group** or Individual condition using the filter section.
 - You can select the conditional groups from the **Conditional Group** drop-down. You can create a new condition group using the **Create Group** button. To create a new condition group, follow these steps:
 - a. Select filters using the **Filter** drop-down list.

 **Note:**

You must select minimum 2 filters to define a condition group.

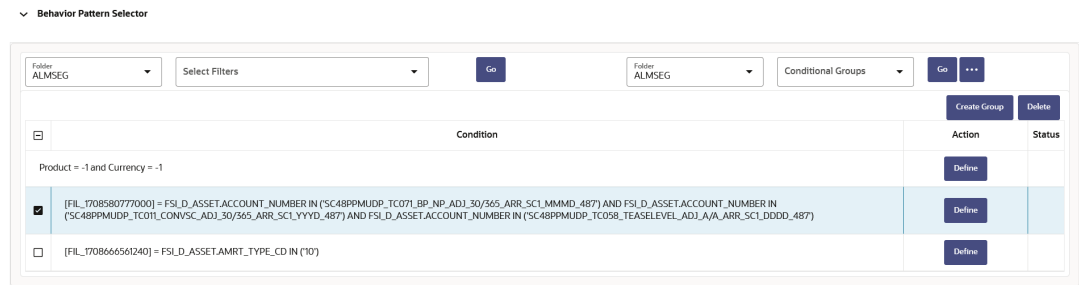
- b. Select the conditions (filters) using the corresponding check-boxes.
- c. Click **Create Group** .
- d. The **Save Condition Group** window is displayed. Provide the **Group Name** and select the **Folder** where you want to save the condition group. Click **Save** in **Save Condition Group** window. You can use this saved group from **Condition Group** down-down.

Figure 2-14 Condition Group



- Else, select Individual condition using the corresponding check-box.
4. Click **Define**.

Figure 2-15 Conditional Assumption



Use **Delete** button to delete the defined condition(s)

- Define Behavior Pattern Rule, and then click **Apply**. The status of condition assumption is updated as **Defined**.

 **Note:**

You can edit the condition using **Edit**.

- Define Behavior Pattern rule. For more information, see the [Defining Behavior Pattern Rule Using Node Level Assumptions](#)
- Click **Save**. The status of conditional assumption is also updated in Assumption Browser.

Figure 2-16 Status of Conditional Assumption

The screenshot shows the 'Assumption Browser' interface. It has a 'Member Tree' on the left and a 'Search Results' table on the right. The table has columns for 'Member', 'Behavior Pattern Name', 'Conditional Assumption', 'Status', and 'Action'. The 'Liability Products' row is highlighted, showing a 'Yes' conditional assumption and a 'Defined' status.

Member	Behavior Pattern Name	Conditional Assumption	Status	Action
▾ All Products				...
▸ Asset Products				...
▸ Liability Products		Yes	Defined	...
▾ Off Balance Sheet Products				...
▸ Other Residual Products				...