

Oracle FLEXCUBE Integration with Oracle Mantas



KEY FEATURES

- Advanced analytics engines to analyze the behavior of customers, employees, and partners
- Comprehensive scenario coverage
- Advanced alert generation and workflow
- Customized thresholds and risk scoring
- Enterprise-wide compliance

Today's global financial services institutions are challenged by threats of money laundering. To counter this problem and make their Anti Money Laundering (AML) initiatives more effective, banks need to systematically address customer segmentation, data quality management, and accurately monitor, investigate and report all suspicious transactions that pose the greatest risk of potential money laundering.

Oracle FLEXCUBE integration with Oracle Mantas provides an automated, comprehensive, and consistent surveillance of all accounts, customers, correspondents, and parties external to a transaction across all business lines for suspicious activities and possible money laundering. The solution enables financial institutions to monitor customer transactions on a daily basis and, using customer historical information and account profiles, provide a holistic view of all transactions and activities.

Rapidly identify potential money laundering activities and achieve quicker time-to-compliance

The solution uses sophisticated pattern recognition techniques to identify suspicious behavior and possible money laundering activities, and gives institutions the ability to automatically monitor and analyze customer, account and transaction information across the entire organization for a complete and accurate picture of behaviors of interest. As a result, financial institutions can detect suspect behavior early enough to mitigate risk, report and prioritize findings, comply with changing regulations, and increase revenue by identifying opportunities to improve customer services. The solution also enables financial institutions to comply with federal and international regulatory mandates by providing an enhanced level of internal controls and governance.

Save time, reduce staff costs and efficiently manage risk

The solution enables financial institutions to shorten investigation times and better manage risk with its ability to customize risk and trust weightings for individuals or

KEY BENEFITS

- Rapidly identify potential money laundering activities and achieve quicker time-to-compliance
- Improve reputation with regulators resulting in less frequent and shorter audits
- Save time, reduce staff costs and efficiently manage risk by isolating unusual behaviors
- Streamline analyses and resolution
- Expose unseen risk and losses and identify opportunities to increase revenue
- Drive customer satisfaction and loyalty higher, while reducing overall costs of sale
- Greater accuracy identifying high-risk, sophisticated fraud

RELATED PRODUCTS AND SERVICES:

Oracle FLEXCUBE is a comprehensive product suite that addresses all of your banking needs through a single platform. Designed and built specifically for the banking industry Oracle FLEXCUBE is unsurpassed in flexibility, scalability, and functionality. Large banks across the world have chosen Oracle FLEXCUBE to standardize their operations.

Oracle Mantas risk and compliance behavior detection solutions are the industry's most comprehensive solutions for detecting risk, enhancing customer relationships, and addressing regulatory requirements in the anti-money laundering, trading and broker compliance areas.

entities to put objectively unusual behavior in context of that individual's or entities expected behavior. Saves time, reduces staff costs and, efficiently manages risk by isolating genuine unusual behaviors.

Expose unseen risk and losses and identify opportunities to increase revenue

One of the primary limitations of many risk management or loss prevention systems is the inability to deliver comprehensive and actionable information. Understanding risk exposures is a critical requirement, both to satisfy Basel II requirements, as well as to help organizations maintain strategic vision and execution. Oracle FLEXCUBE provides a comprehensive, enterprise wide approach to loss prevention that leverages advanced analytics, a proven data management approach, and proactive surveillance to enable compliance, risk and line managers to prevent significant loss events.

Drive customer satisfaction and loyalty higher, while reducing overall costs of sale

Understanding customer behavior and satisfaction is key to increase the profitability of accounts and relationships. The solution's advanced customer behavior detection capabilities provide financial institutions with a comprehensive view of all customer behavior, regardless of business unit or geography. This allows institutions to identify cross-selling opportunities, refine pricing strategies and promote customer retention across asset classes.

Greater accuracy identifying high-risk, sophisticated fraud

Leveraging Mantas Fraud Detection capabilities, Oracle FLEXCUBE helps financial institutions identify sophisticated frauds such as internal employee fraud, identity theft, account takeover, change of customer registration and other malicious behaviors that today's "profiling based" solutions cannot detect. Financial institutions can reduce the number of account interruptions due to "false positive" fraudulent events.

Contact Us

For more information about Oracle FLEXCUBE and Oracle Mantas, please visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative, or e-mail us at financialservices_ww@oracle.com.

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