ORACLE FINANCIAL SERVICES
ANTI MONEY LAUNDERING

The global financial services community continues to be highly monitored and regulated. Few areas have seen higher levels of activity and regulatory focus than money laundering and counter-terrorist financing. This sophisticated and growing pandemic problem, driven by vast criminal networks, requires anti-money laundering (AML) solutions that provide insight across the enterprise and the entire globe. Institutions cannot risk damage to reputation, client trust, and market share from this financial abuse and illicit activity. Oracle Financial Services Anti Money Laundering provides advanced detection methodologies, investigation and reporting of suspected money laundering and terrorist financing activities. The result: compliance with current and emerging AML regulations with a more transparent view of financial activity and customer risk, all delivered through a streamlined investigation process at reduced costs to the institution.

Ensure Compliance with Current & Emerging Regulations & Guidelines
Oracle Financial Services Anti Money Laundering allows you to efficiently detect, investigate and report suspected money laundering activity to comply with current and future regulations and guidelines. It provides automated, comprehensive, and consistent surveillance of all accounts, customers, correspondents, and third parties in transactions across all business lines. The solution allows organizations such as banks, brokerage firms, and insurance companies to monitor customer transactions daily, using customer historical information and account profiles to provide a holistic view of all transactions and activities.

• Deploy an advanced library of pre-configured, out-of-the-box, industry-recognized AML scenarios to quickly meet regulatory requirements.
• Meet current, future and custom detection, investigation and reporting needs with a platform that is configurable and extensible.
• Utilize Oracle Financial Services Analytical Applications Infrastructure R Modeling Framework to eliminate false positives by identifying and analyzing outliers.

Achieve a Comprehensive View of Financial Activity & Customer Risk
Provide regulators and key stakeholders a 360° view of financial activity and customer risk to transparently detect and investigate potential money laundering behavior.

• Identify potential perpetrators across all customer life cycle stages with advanced risk derivation and risk scoring models.
• Provides transparent regulatory and management reporting for compliance operations with advanced reporting and dashboard capabilities.
• Conducts Correspondent Bank, External Entity, Household and External Address surveillance, which allows financial institutions to constantly monitor the overall activity of a client bank and the AML risk it presents to the firm.

KEY FEATURES
• Enterprise-wide risk based monitoring, investigations and reporting for suspicious activities
• Industry-leading, comprehensive transparent behavior detection library
• Robust case management streamlines analysis, resolution and regulatory reporting in a single unified platform
• Constant Investment in innovation to address regulatory changes and IT challenges

KEY BENEFITS
• Increase accuracy, reduce staff costs, and efficiently manage risk by isolating unusual behaviors and reducing false positive alerts
• Address multi-national regulations, guidelines & best practices from a single solution
• Efficiently detect, investigate & report suspected money laundering activity to comply with current & future regulations
• Provide regulators & key stakeholders a comprehensive view of financial activity & customer risk to transparently detect & investigate potential money laundering behavior
• Reduce compliance costs through sophisticated detection & streamlined investigations
Oracle Financial Services Anti Money Laundering, the award-winning gold standard in AML solutions, provides automated, comprehensive, and consistent surveillance of all accounts, customers, correspondents, and third parties in transactions across all business lines.

**Related Products**
- Oracle Financial Services Fraud
- Oracle Financial Services Trading Compliance
- Oracle Financial Services Broker Compliance
- Oracle Financial Services Know Your Customer

**Reduce Compliance & Reporting Costs**
Reduce compliance costs through sophisticated detection and streamlined investigations.

- Correlate and associate alerts from different source systems to monitor activity across channels and business lines.
- Give control to the compliance decision makers by more efficiently managing alerts with advanced capabilities like Alert Suppression, Trusted Pairing and Threshold Analytics.
- Create and manage workflows and investigation processes with a holistic, integrated and enterprise-wide case management system.

Oracle Financial Services Anti Money Laundering uses the Oracle Financial Services Behavior Detection Platform—the industry’s most comprehensive Financial Crimes & Compliance solution for avoiding risk, exceeding regulatory requirements, and enhancing customer relationships. The solution analyzes the behavior of customers, employees, entities and partners in every transaction across the enterprise, thereby creating the visibility needed to better understand risk and opportunities.

**A word from LPL Financial**
"We have great confidence in Oracle Financial Services Analytical Applications, which are well respected in the regulatory and compliance community. We can now manage alerts and cases on a single platform, enabling near-real-time action as well as expanded insight, improved productivity, and greater agility in responding to regulators' inquiries."
- Lee Richardson, Vice President, Business Technology Services, LPL Financial

**“Future-Proof” Your Compliance Investment**
Oracle Financial Services Anti Money Laundering operates within the Oracle Financial Services Financial Crime and Compliance Management family of solutions, the first comprehensive set of applications to meet the particular needs of the financial services community. This solution comprises Oracle Financial Services’ best-in-class risk and compliance behavior detection solutions for anti-money laundering, fraud, know your customer, and energy and commodity trading compliance applications. It surrounds these “point” solutions to provide an end-to-end solution that leverages a robust data model and comprehensive dashboard capabilities to deliver a single transparent, holistic view of all Financial Crime and Compliance related activities across the enterprise.

Oracle Financial Services helps you to identify operational inefficiencies that increase noncompliance risks and overall compliance costs.

The unified Oracle Financial Services Financial Crime and Compliance Management family of applications helps you manage today’s tactical risk and compliance problems while future-proofing compliance spent across regulatory mandates. By establishing a strategy to address risk and compliance initiatives, you can respond to changing business and regulatory conditions while leveraging existing business, functional, and technology components; thereby improving the consistency and effectiveness of your time to production and strengthening your competitive advantage, all while controlling your overall compliance costs.

**About Oracle Financial Services Analytical Applications**
Oracle Financial Services Analytical Applications bring financial institutions best-of-breed capabilities to proactively manage Financial Crime, Compliance, Risk, Treasury, Finance and the Front Office. The applications are built upon a commonly available analytical infrastructure consisting of a unified financial services data model, analytical computations, a Metadata driven “R” modeling platform, and the industry-leading Oracle Business Intelligence platform.
A single, unified data model and infrastructure provides one version of the analytical “truth” to business users throughout the entire enterprise. This enables financial services institutions to confidently manage performance, governance, risk and compliance. Shared data, metadata, computations and business rules enable institutions to meet emerging business and regulatory requirements with reduced expenses and the unified platform helps financial institutions to leverage existing investments.

Contact Us
For more information about Oracle Financial Services Anti Money Laundering, visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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Hardware and Software, Engineered to Work Together