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.

“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

Ensure Compliance with Current & Emerging Regulations & Guidelines

Oracle Financial Services Anti Money Laundering allows financial institutions 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 application 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. Oracle Financial Services Anti Money Laundering enables financial institutions to:

- Deploy an advanced library of pre-configured, out-of-the-box, industry-recognized AML scenarios across all lines of businesses to quickly meet regulatory requirements.
- Utilize proven scenarios currently in production globally over 10 years that can be easily defined as various rules to enable business user driven management without IT support.
- Reduce false positives and decrease implementation time and effort by using models (scenarios) that have been designed with precise parameters and are performance tuned before deployment.
- Empower management with comprehensive documentation for each scenario for transparency into behavior detection logic and process.
**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 & unified architecture

**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

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**Achieve a Comprehensive View of Financial Activity & Customer Risk**

Oracle Financial Services Anti Money Laundering provides regulators and key stakeholders a 360° view of financial activity and customer risk to transparently detect and investigate potential money laundering behavior. This is enabled by the industry’s only unified compliance platform that covers banking, capital markets and insurance.

With this application, a bank can identify potential perpetrators across all customer life cycle stages with advanced risk derivation and risk scoring models. Financial institutions not only gain visibility into the risk associated with their customers but also the risk associated with whom and where they are doing business. In addition, transparent regulatory and management reporting is available for compliance operations with advanced reporting and dashboard capabilities. Financial institutions can constantly monitor the overall activity of a customer, account, correspondent bank, and other third parties by leveraging automated, comprehensive surveillance across all business lines.

**Reduce Implementation & Compliance Risk**

Oracle Financial Services Anti Money Laundering can help reduce implementation and compliance risk through quick deployment, sophisticated and predictable production management. This allows for strategic deployment of compliance on a modular basis by leveraging source data multiple times, without re-engineering the system. Oracle Financial Services Anti Money Laundering extensive library of scenarios can easily be scaled and utilized by Financial Institutions for their future requirements with no additional development work.

Oracle Financial Services Anti Money Laundering also provides a proven implementation methodology that permits predictable deployment with predefined data sourcing and scenario functionality. It has been deployed in over 130 distinct production implementations globally.

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.

**“Future-Proof” Your Compliance Investment**

Oracle Financial Services FATCA Management operates within the Oracle Financial Services Analytical Applications (OFSAA) suite for Financial Crime and Compliance Management, the first comprehensive set of applications to meet the particular needs of the financial services community. This family is comprised of Oracle’s best-in-class Oracle Financial Services risk and compliance behavior detection applications for Anti Money Laundering, Fraud, Know Your Customer, and Trading and Broker Compliance.

OFSAA for Financial Crime and Compliance Management provides end-to-end applications that leverage 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 suite of applications helps financial institutions tackle today's tactical risk and compliance problems while future-proofing compliance spent across regulatory mandates. By establishing a strategy to address future risk and compliance initiatives, a financial institution can respond to changing business and regulatory conditions while leveraging existing business, functional, and technology components thereby improving the consistency and effectiveness of data, increasing business performance, improving time to production and strengthening competitive advantage: all while controlling 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.

Integrated Cloud Applications & Platform Services

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