

Oracle Financial Services

Anti Money Laundering

Express Edition

Oracle Financial Services Anti Money Laundering Express Edition leverages more than 25 years of Oracle Anti-Money Laundering expertise to provide a product, optimized for smaller financial institutions, which provides simple and effective operational control and configuration to detect and investigate behaviors of interest.

The result: Rapidly deployable compliance with a more transparent view of financial activity and customer risk, all delivered through a streamlined investigation process at reduced costs to the institution.

BRINGING BEST IN CLASS COMPLIANCE TO A NEW MARKET

Oracle Financial Services Anti Money Laundering Express Edition is a bespoke compliance solution for Retail focused financial institutions with under 50 billion in assets. With Express Edition, firms will get to reap the benefits of over 25 years of research and development that Oracle Financial Services has deployed at the world's largest financial institutions across the globe. Just like with our Enterprise Edition which the globe's largest firms use, Express Edition users will be able to efficiently detect and investigate suspected money laundering activity to comply with current and future regulations and guidelines.

The application allows organizations to monitor customer transactions daily, using customer historical information and account and peer profiles to provide a holistic view of all transactions and activities. Oracle Financial Services Anti Money Laundering Express Edition enables financial institutions to:

- Deploy a library of pre-configured, out-of-the-box, industry-recognized AML scenarios to quickly meet regulatory requirements for High Risk Transactions, Hidden Relationships, Behavioral Anomalies, Large Reportable Transactions, Structuring.

Key Business Benefits

- Modern solution design that focuses on giving business users the tools they need to manage and adapt to changing compliance demands.
- Architecture designed for rapid deployment allowing firms to transition to their "future state" faster than ever thought possible
- Address multi-national regulations, guidelines and best practices from a single solution
- Efficiently detect and investigate suspected money laundering activity to comply with current and future regulations
- Provide regulators and stakeholders a view of financial activity and customer risk to transparently detect and investigate potential money laundering behavior
- Reduce compliance costs through sophisticated detection, streamlined investigations and unified architecture

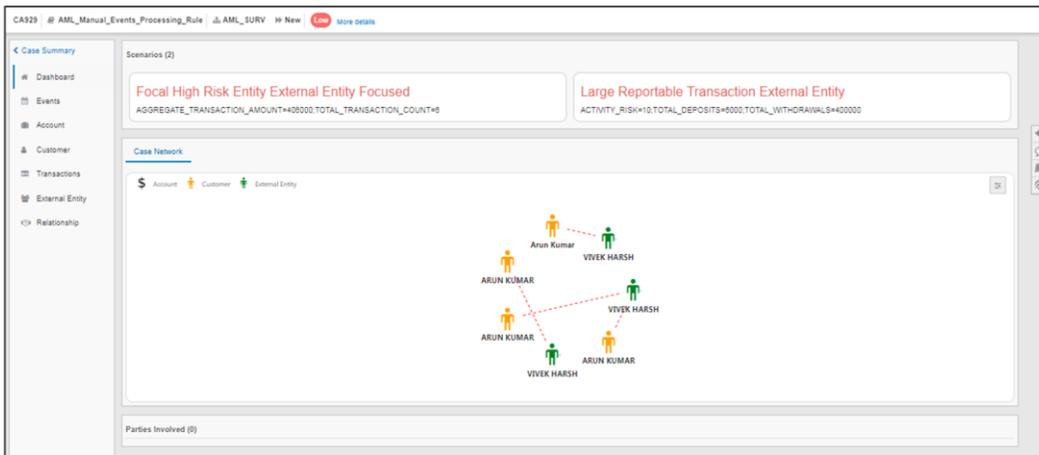
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- Utilize scenarios based upon the proven detection algorithms included in our Enterprise Edition of AML. These scenarios can be easily tuned to enable business user driven management without IT support.
- Designed in alignment with DFS504 and AML5D regulatory needs for data and model controls.
- Empower management with comprehensive documentation for each scenario for transparency into behavior detection logic and process.

ACHIEVE A COMPREHENSIVE VIEW OF FINANCIAL ACTIVITY AND CUSTOMER RISK

Oracle Financial Services Anti Money Laundering Express Edition provides regulators and key stakeholders a 360° view of financial activity and customer risk to detect and investigate potential money laundering behavior. The in-built case management user interface provides a simple, yet configurable mechanism to review and investigate cases. Each case includes a dashboard view to show the key information needed to disposition the case and the ability to drill down and view event, customer, account and transaction information in more detail.

Oracle Financial Services Anti Money Laundering Express Edition utilizes Oracle's Financial Services common staging area data structure which aligns closely with core banking systems to facilitate more rapid time to deployment. Utilized across all Oracle Financial Services Analytical Applications this staging area offers optimized data structures for efficiently running AML scenarios.



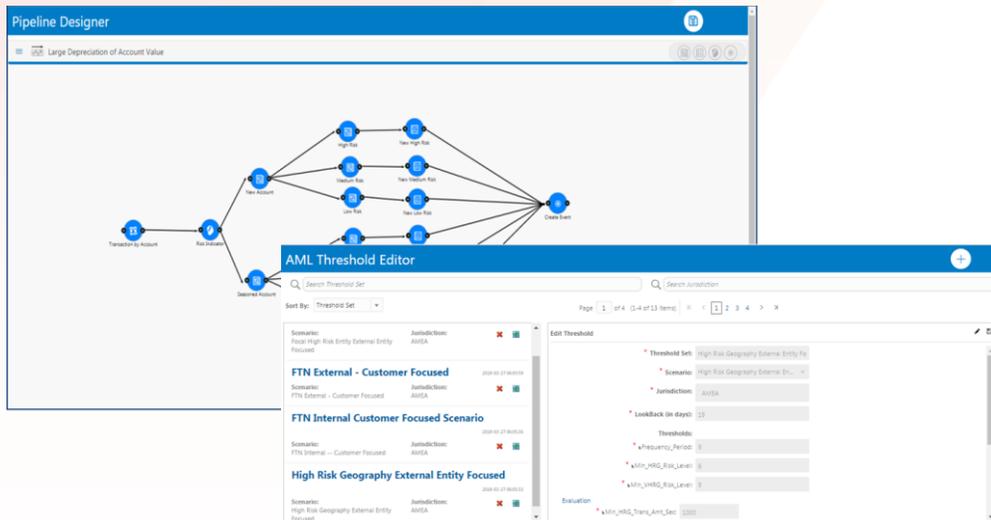
REDUCE IMPLEMENTATION AND COMPLIANCE RISK

Oracle Financial Services Anti Money Laundering Express Edition can help reduce implementation and compliance risk through quick deployment, and simple user-driven configuration. The library of scenarios can easily be tuned and configured by Financial Institutions for their future requirements with no additional development work.

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Key Features

- Modernized scenario configuration utility allows firms to visually configure scenarios as opposed to writing code.
- Risk based monitoring and investigations for suspicious activities specifically targeted to smaller financial institutions
- In-built library of scenarios to detect the most common anti-money laundering scenarios
- Ready to run data 'pipelines' to prepare and optimize data for behavior detection including extensive library of data quality rule checks
- Ability to tailor data and scenarios to meet specific requirements
- Robust in-built case management streamlines analysis and resolution in a single unified platform
- Constant investment in innovation to address regulatory changes and IT challenges



“FUTURE-PROOF” YOUR COMPLIANCE INVESTMENT

Oracle Financial Services Anti Money Laundering Express Edition operates within the Oracle Financial Services Analytical Applications (OFSAA) suite for Financial Crime and Compliance Management, and leverages a tried and true approach to a comprehensive solution that can operate on its own or integrate with other OFSAA applications. With a focus on the smaller financial institutions whose compliance needs are just as critical as those of larger institutions, Oracle Financial Services Anti Money Laundering Express Edition offers a scalable product with an infrastructure supporting future development and expansion of functionality.

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