Oracle Financial Crime and Compliance Management Know Your Customer Cloud Service

Move from periodic review to continuous, risk-based customer due diligence with governed screening, risk scoring, and KYC workflows

Managing Customer risk does not end at onboarding. Financial institutions must continuously evaluate customer identity, ownership, sanctions exposure, political exposure,

behavioral change, and relationship context across products and jurisdictions.

Static KYC refresh cycles and disconnected screening processes can create blind spots, increase manual review effort, and slow customer onboarding. Compliance teams need a more dynamic approach that balances customer experience with

effective risk controls.

Oracle Financial Services Crime and Compliance KYC and Customer Due Diligence helps institutions assess customer risk, screen against watchlists, trigger event-driven reviews, and route higher-risk customers into CDD or EDD workflows with explainability and auditability built in.

Oracle Financial Services Crime and Compliance Transaction Monitoring helps institutions unify transactional, customer, counterparty, and behavioral signals to detect suspicious activity, prioritize risk, and support explainable AML investigations at enterprise scale

Strengthen due diligence with continuous, context-aware due diligence

OracleOracle FCCM KYC connects onboarding, screening, risk assessment, perpetual monitoring, entity resolution, and case management to help

Industry Challenges

- Static periodic KYC reviews that miss customer risk changes between refresh cycles.
- Manual screening review effort driven by name-matching noise and weak entity context.
- Fragmented identity, ownership, account, transaction, device, and counterparty data.
- Complex operating models across business domains, customer segments, and jurisdictions.
- Pressure to improve onboarding experience while demonstrating effective AML

controls.

KYC Differentiators

- Comprehensive Coverage across 8+ current and emerging payment rails.
- Event-driven perpetual KYC triggered by customer, ownership, sanctions, and behavioral signals.
- Contextual screening with NLP, graph analytics, and entity intelligence to reduce false positives.
- Deterministic and probabilistic entity resolution across names, addresses, devices, phones, accounts, counterparties, and behaviors.
- Oracle Banking and FCCM integration patterns for

institutions maintain a current view of customer risk throughout the customer lifecycle.

1. **Assess risk at onboarding:** Evaluate customer attributes, sanctions and PEP exposure, identity context, ownership, geography, product usage, and other risk indicators before a customer is accepted.

2. **Monitor continuously:** Trigger KYC refreshes based on profile changes, ownership updates, sanctions hits, watchlist changes, behavioral anomalies, and other real-world signals.

3. **Route due diligence work:** Allow low-risk customers to proceed through straight-through processing while routing higher-risk customers to CDD, EDD, investigation, or final onboarding decision workflows.

Oracle FCCM KYC and Customer Due Diligence helps compliance teams move from one-time customer checks to a continuously refreshed risk view. It brings commercial watchlist ingestion, jurisdiction-specific screening policies, risk scoring, entity resolution, and case workflows into a governed operating model.

By connecting KYC with AML, sanctions, fraud, investigations, and reporting, Oracle helps institutions make better customer decisions while preserving transparency, auditability, and policy control.

Continuous KYC translates to more effective customer risk management

- Detect Automate low-risk onboarding with straight-through processing while routing flagged customers for manual CDD or EDD review.
- Screen against commercial watchlists such as Dow Jones and LSEG World-Check using configurable ingestion frequency, delta updates, thresholds, and jurisdiction-specific policies.
- Use contextual screening, NLP, entity intelligence, and graph analytics to reduce manual review burden and improve match relevance.
- Trigger perpetual KYC reviews based on customer profile changes, beneficial-ownership updates, sanctions hits, watchlist changes, or behavioral anomalies.
- Connect KYC risk scores with AML, fraud, sanctions, and investigations using shared workflows and entity intelligence.

By implementing Oracle FCCM KYC and Customer Due Diligence, institutions can help reduce avoidable compliance and operational risks:

- Minimize blind spots caused by disconnected customer, ownership, screening, and behavioral data.
- Avoid unnecessary friction for low-risk customers while applying deeper review to higher-risk relationships.
- Support defensible KYC decisions with role-based workflows, explainable scoring, audit trails, and reporting controls.

onboarding, risk assessment, STP, and CDD/EDD referral.

- Configurable AI Studio skills for triage, evidence gathering, summary generation, and human-in-the-loop review.

Key Features

- Customer onboarding risk assessment with sanctions screening, PEP screening, risk scoring, and compliance decision workflows.
- Straight-through processing for low-risk customers and routed CDD/EDD review for high-risk customers.
- Commercial watchlist ingestion with configurable frequency, delta updates, thresholds, and jurisdiction-specific policies.
- Perpetual KYC with configurable refresh cycles and event-driven triggers for profile, ownership, sanctions, and behavioral changes.
- Entity resolution across names, addresses, devices, phones, accounts, counterparties, transactions, and behavioral attributes.
- AI Studio skills for screening triage, evidence gathering, summary generation, and optional human-in-the-loop decisioning.

Key Benefits

- Event-driven perpetual KYC triggered by real-world customer and risk signals.
- Faster low-risk onboarding through straight-through

processing and automated compliance validation.

- Higher-risk customer workflows routed to CDD/EDD investigation and final onboarding decisioning.
- Shared entity intelligence across AML, fraud, sanctions, KYC, investigations, reporting, and analytics.

About Oracle Financial Crime and Compliance Management

Oracle Financial Services Financial Crime and Compliance Management (FCCM) is a comprehensive solution suite designed to address the demanding compliance needs of financial institutions. It covers transaction monitoring for AML and fraud, Know Your Customer, sanctions, transaction filtering and customer screening, enterprise case management, and regulatory reporting across different jurisdictions.

The suite incorporates advanced technologies including machine learning, graph analytics, natural language processing, and governed AI to enhance multi-dimensional risk scoring, money-laundering detection, and investigations with a pragmatic lens of enterprise adoption and scale.

With more than 25 years of experience providing crime and compliance management technology solutions to more than 180 global financial institutions, Oracle FCCM helps institutions combat financial crime while supporting operational efficiency and regulatory oversight.

Connect with us

Call +**1.800.ORACLE1** or visit **oracle.com**. Outside North America, find your local office at: **oracle.com/contact**.

blogs.oracle.com/financialservices linkedin.com/showcase/oraclefs twitter.com/oraclefs oracle.com/aml