ORACLE®
Financial Services

Adaptive Intelligence Foundation for Anti Money Laundering

"Banking organizations must develop, implement, and maintain effective AML programs that address the ever-changing strategies of money launderers and terrorists.."

FFIEC Bank Secrecy Act/Anti-Money Laundering Examination Manual

Traditional rules-based AML Transaction Monitoring programs may enable banks to be technically compliant to regulations, but are unable to adapt to constantly changing patterns of modern financial crimes

COUNTER CHANGING BEHAVIORAL PATTERNS AND BOOST EFFECTIVENESS OF YOUR RULES-BASED SUSPICIOUS ACTIVITY MONITORING PROGRAMS WITH ADAPTIVE MACHINE INTELLIGENCE

Oracle Adaptive Intelligence Foundation for Anti Money Laundering is an advanced AI platform that uses adaptive customer behavior models for more effective AML transaction monitoring. The platform augments existing rule-based scenarios with adaptive machine models resulting in a more effective Suspicious Activity Monitoring Program.

Designed to be used alongside Oracle AML Enterprise Edition, the platform seamlessly integrates with your existing Oracle AML monitoring application, bringing immediate benefits with minimum disruption

CHALLENGES

- Rapid changes in patterns adopted by criminals.
- Limited sophistication of rule-based detection engines
- Minimal feedback and learning
- High costs and time with integrating separate, add-on, general AI platforms

ORACLE®

Tailor-made platform for Financial Crime Data Scientists, that brings the familiarity of latest open source data science tools and interfaces

❑ Built on the **Oracle Financial Services Crime and Compliance Studio**, a powerful tool that combines Graph Analytics, Machine Learning and AML Scenario Authoring in a single environment.

❑ Seamlessly integrated with **Oracle AML Enterprise**, eliminating the need for complex and time consuming data extraction, sourcing and ETL, thereby drastically reducing analytical server sprawl.

❑ Scalable, server-based model building and deployment using **Oracle Advanced Analytics**.

KEY BENEFITS

Boost Monitoring Effectiveness with Minimal Disruption

- Easily select and deploy the best adaptive model from a variety of state-of-the-art machine learning algorithms, to an existing Oracle AML batch process.
- Out-of-the-box data sourcing and aggregation routines to source data directly from Oracle AML enterprise Financial Crimes Data model.

Explainable AI (XAI)

- Designed specifically with AML model risk management and model governance needs in mind.
- Oracle's *modelXray* functionality brings unparalleled transparency and insight into the most sophisticated black box machine models.

Hundreds of behavioral and non-behavioral risk factors

- 300+ out-of-the-box AML risk indicators, leveraging Oracle's 15+ years in delivering AML solutions.
- Advanced time series feature engineering techniques to detect trends in customer behavior from historical financial transactions.

Trusted by Industry

- Used by majority of the Wolfsberg Group, Oracle AML is trusted by the largest global banks.
- Oracle Financial Services Analytical Applications are consistently featured among the top 2 best, in the Chartis RiskTech 100 evaluations.

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