ORACLE

Oracle Financial Services Crime and Compliance Investigation Hub

Discover criminal patterns hidden under complex layers of money laundering networks

Financial information stored in operational silos and disparate transaction monitoring and sanctions detection engines means investigations into financial crime are complex, time-consuming and often incomplete. Leveraging the Oracle Enterprise Financial Crimes Graph Model that links customers, accounts, external entities, transactions and external data, Oracle Financial Services Crime and Compliance Investigation Hub is Oracle's end-user application for consolidated financial crime investigations.

Comprehensive and contextualized financial crime investigation

Oracle Financial Services Crime and Compliance Investigation Hub is an intuitive investigation platform based on advanced graph technology, which has been purpose-built for accelerated and effective discovery of complex hidden financial crime network patterns. It links customers, accounts, external entities, transactions, and ad hoc external data, to eliminate information and operational silos, resolve entities, and provide a holistic intuitive graph representation of data that aids uncovering of any otherwise hidden suspicious patterns. Investigators can simply click their way through the entities and theirs connections, represented as nodes on the graph model, to analyze networks and suspicious activities.

The in-built scoring, matching and correlation engines create meaningful units of investigation and pre-configured red flags and risk factors target investigative effort effectively. Oracle Financial Services Financial Crime and Compliance Investigation Hub enables financial institutions to:

- Prevent the manual collation of information from disparate sources for ad hoc investigations

- Accelerate investigations by aggregating relevant data and automatically generating case narrative and insights

- Increase investigator productivity by recommending focus areas based on risk and historic decisions

- Provide a 360-degree of a customer, external entity or account for a holistic view of alert, transactions and external data of interest.

Industry Challenges

- Huge quantum of structured and unstructured data makes it difficult to identify hidden patterns

- Complex and time-consuming investigations

Why Oracle Investigation Hub?

- 25 years of fighting financial crime for over 175+ global FIs

- Recognized as Leader in Quadrant SPARK Matrix for AML, 2021

- Recognized Category Leader by Chartis for AML in 2020, 2021, 2022

- Breaking complex crime networks with intuitive Graph-based Investigations

- Holistic graph representation of data aids identification of hidden suspicious patterns

- Pre-built user interfaces for case investigations and sanctions

- Inbuilt correlations and scoring algorithms that provide consolidated risk score for any entity

- Readily usable across the enterprise financial crimes data lake as well as external data sources

ORACLE

- Utilize fuzzy matching and transliteration to identify links within the graph model and with external sources of data such as watchlist information, company hierarchy and beneficial owner details and external investigations.

Advanced data-driven investigations with intuitive graph-based network visualization

Empower your teams to uncover hidden relationships and suspicious patterns between entities in complex criminal networks using an interactive and intuitive graph-based data visualization tool that provides a comprehensive view into case investigation data. Discover repetitive patterns between current and historical case investigations enabling investigators to get to the root of suspicious financial transactions.

- Powered by Oracle's highly scalable in-memory Graph Analytics Engine (PGX) making it possible to depict business entities, related transactions, beneficiary relationships, related sanctions and industry data in a simplified visual graph pattern.

- Ability to intuitively explore relationships among all sorts of data points by simply clicking from one node to the next

Entity Resolution

- Enables investigators to search for customer identifier information such as name, date of birth, address, and TIN.

- Checks for compliance history and the nature of the customer transactions.

Investigation Analysis

- Provides the investigator with the ability to view links and relationships, risk factors.

- Provides on screen reference data to view the effect of any transaction deletion or addition.

Explain Graph

- Enables the investigator to incorporate visual & text components to explain risk and properties in the graph findings.

- Graph Network showing electronic funds transfer & customer network.

Document Finding

- Investigation Hub also makes suggestions for next actions, and saves evidence of complete case and findings.

Enhanced investigation accuracy with risk-based scoring and case recommendations

Ensure effective investigations with intelligent case decisions using machine learning based risk scores for entities and networks coupled with
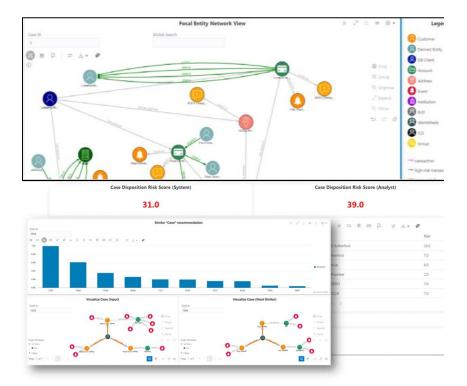
Key Features

- Pre-built user interfaces for case investigation, special and ad hoc investigations and sanctions

- Configurable red flags and risk factors to highlight key areas for investigation

- Case summary in narrative format and case recommendation

- In-built correlation and scoring algorithms

- Exploration of the financial crimes global-graph using an interactive and visual graph explorer tool

- Utilizes proven Enterprise Financial Crimes Graph model which accelerates financial crime investigation use cases

- Integrates fully with Oracle Financial Crime and Compliance Management application data and external data sources such as watchlist and company hierarchy data and is readily usable across the enterprise financial crimes data lake

- Built on Oracle Financial Services Crime and Compliance Studio which includes a highly scalable in-memory Oracle Graph Analytics Engine (PGX), AI and machine learning

ORACLE

case recommendations. Search on, compute a consolidated risk score for any focal entity, and get a view of transactions, accounts, related parties.

- Real-time risk-based scoring, matching and correlation engines, combined with pre-configured red flags and risk factors creating meaningful units of investigation

- Detailed case analysis breakdowns facilitating informed case decisions

- Automated natural language-based case recommendations that aid investigators in decision-making.

ORACLE

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.

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