Brochure

Unleash the Power of Embedded AI in AML

NICE Actimize

Transform Your AML Program with AI-Powered Precision

Fighting money laundering requires a more effective approach. It's essential to enhance the ability to swiftly detect suspicious activity while ensuring limited compliance resources are used efficiently, focusing on high-risk threats that could significantly harm the business if left unchecked. This must be done in a landscape where false positives are minimized, and unproductive or repetitive work is automated.

Benefits of AI

- **Improve coverage and increase alert quality**
- **Identify truly suspicious activity**
- **Improve regulatory compliance**
- **Reduce false positives and overall alert volumes**
- **Reduce overall risk**
- **Faster and more efficient investigations**

Artificial intelligence (AI) is revolutionizing financial crime detection identifying suspicion with precision, enabling FIs to provide greater focus on high-risk threats. With AI embedded at the core, NICE Actimize AML solutions empower institutions to enhance detection capabilities, streamline investigations, and accelerate reporting continually staying ahead of evolving financial crime threats.

Discover how AI-driven AML can help you reduce noise, improve efficiency, and strengthen compliance.

Embedded AI at the Core

Advanced Segmentation and Tuning	Entity Resolution	Anomaly Detection	Community Analytics	Predictive Analytics	Agentic AI

Advanced Segmentation and Tuning

- Derive granular and accurate customer segments using unsupervised machine learning—based on several factors including attribution, relationship, and behavioral data
- Use machine learning to assess model performance and recommend threshold changes for optimal performance

Reduce alert volumes by over 40% and complete full tuning cycles and simulation in under 2 hours

With advanced segmentation and automated tuning, FIs can attain more precise monitoring and lower false positives.

→ **Get Started**

Entity Resolution

- Deduplicate and link previously disconnected entity records that belong to the same entity

- Uncover and link directly related parties that originally appeared unrelated due to association with disconnected, duplicated entities

- Continuously assess and link new attribution data to the correct entity

By using entity resolution tools, FIs can ensure they have a single, deduplicated, and accurate view of each entity.

Advanced Anomaly Detection

- Our anomaly detection uses unsupervised multivariate machine learning models to detect suspicious outliers in activity

- Anomaly detection detects suspicious anomalous behavior when compared with historic and peer behavior, analyzing against all peer segments

- Spot suspicious activity that occurs beyond the limits of your rules thresholds, discounting legitimate anomalous behavior

Combine advanced anomaly detection and rule-based models for comprehensive AML coverage, increasing your capacity to detect truly suspicious activity.

Community Analytics

- Identify and disrupt criminal communities using community-based graph algorithms to expose hidden relationships among multiple bad actors, not just individuals

- Discover hidden clusters of risk to expose mule networks, money laundering rings, and other illicit activities by detecting behavioral linkages that traditional methods miss

Community Analytics helps FIs uncover entire criminal communities, enhancing detection while reducing investigative workload. Its multi-tier approach enables proactive threat identification and precise risk management.

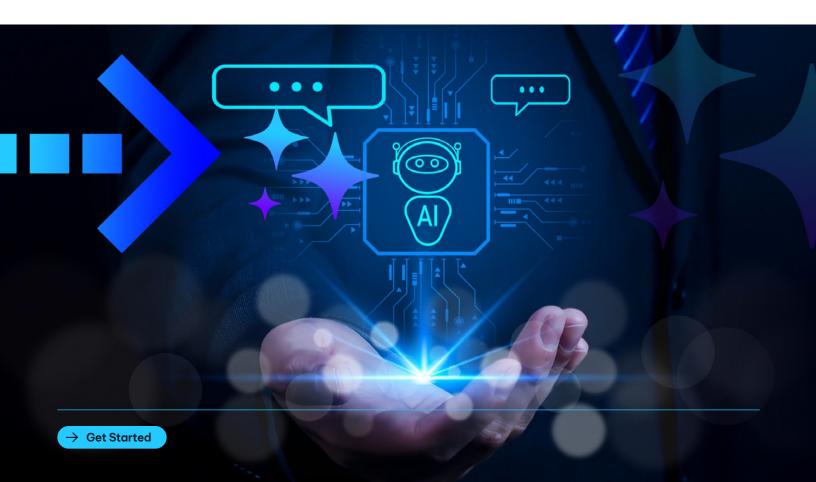→ **Get Started**

Predictive Analytics

- Predictive scoring leverages machine learning to assess each alert's likelihood of being truly suspicious or a false positive

- Using continuous learning models, predictive analytics improves accuracy over time by learning from investigation and disposition outcomes

- The system conducts self-governance tests on hibernated alerts, verifying false positive determinations through below-the-line sampling

- Should new activity arise while an alert is in the hibernation queue, related alerts are linked and escalated as needed, minimizing missed suspicious activity

Predictive Analytics enable FIs to prioritize high-risk alerts while confidently hibernating low-risk ones, backed by robust governance to ensure accurate outcomes.

Agentic AI

- Enhances and analyzes alerts and cases, summarizing key information and producing key insights and guidance for investigators

- Learns from internal policies and procedures to autonomously craft and refine an investigation plan

- Total transparency and auditability with clear links to source data driving the insights

- Safeguards sensitive data with encryption, access controls, and role-based permissions to meet privacy regulations

With Agentic AI, FIs can streamline investigations, improve decision accuracy, and maintain regulatory compliance while reducing manual effort.

→ Get Started

Build Your Own Analytics

- Maximize your own resources while minimizing time to value with build-your-own analytics

- Leverage your own teams to build bespoke AI detection models relevant to your business requirements and risks using OOTB models development tools and templates

- Build and manage models directly within the NICE Actimize platform, which handles all data processing and supports your custom analytics

- Integrate externally developed models seamlessly with NICE Actimize, providing flexibility and connectivity for your unique requirements

By offering access to our model-building tools, NICE Actimize empowers your firm with self-sufficiency, allowing your teams to independently develop and manage AI models. This capability enhances risk management, delivers greater value, and ensures improved adaptability.

Collective Intelligence

- Actimize Collective Intelligence delivers immediate and tangible Day 1 value

- Identify patterns and accelerate learning across regulated sectors by leveraging proven strategies from peer organizations to quickly adapt to emerging threats and optimize models effectively

With Collective Intelligence, your institution can ensure optimal coverage across all your risks faster by leveraging proven optimal model performance data from peer organizations, all without compromising personally identifiable information (PII).

NICE Actimize's AI-powered AML solutions enable financial institutions to efficiently detect suspicious activity with precision. By embedding AI at the core, our solutions enhance detection, streamline investigations, and strengthen compliance, allowing your teams to focus on what matters most.

→ **Contact Us**

NICE Actimize

Know more. Risk less.

About NICE Actimize

As a global leader in artificial intelligence, platform services, and cloud solutions, NICE Actimize excels in preventing fraud, detecting financial crime, and supporting regulatory compliance. Over 1,000 organizations across more than 70 countries trust NICE Actimize to protect their institutions and safeguard assets throughout the entire customer lifecycle. With NICE Actimize, customers gain deeper insights and mitigate risks. Learn more at **www.niceactimize.com**.