

# NICE Actimize

Brochure

## Proactive Defense Against Scams and Mule Networks



## Prevent Scams & Mule Activity in Real-time

Scams, or Authorized/Authorized Push Payment (APP) fraud, are escalating as fraudsters employ advanced social engineering tactics, including deepfakes and generative AI, to deceive consumers into transferring funds under false pretenses. These scams are uniquely challenging to detect because the legitimate account owner authorizes the transaction, often unaware of the fraud. Once the funds are transferred, they are quickly funneled through intricate mule networks, making recovery nearly impossible.

→ “NICE Actimize industry data shows a large shift in domestic wire payments related to scams: a **44%** increase in investment scams by value and **17%** by volume and increases of **133%** in romance scams by value and **50%** by volume”

## Comprehensive Defense Against Scams and Mules

NICE Actimize delivers a comprehensive, multilayered approach to combating scams and mule activity, integrating real-time monitoring with advanced analytics and insights across the customer lifecycle. By leveraging AI-driven behavioral analytics, typology-specific fraud models, and collective intelligence, financial institutions (FIs) can seamlessly detect and prevent scams and mule activity.

### Prevent Scams and Detect Activity throughout the Customer Lifecycle



**New Account Activity:** Seamlessly link account opening intelligence with transaction monitoring to prevent fraud at the outset by detecting and blocking mule accounts using AI-driven behavioral insights and advanced analytics



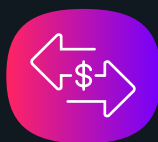
**Transaction Monitoring:** Halt scams in real-time by stopping funds from leaving the institution, while simultaneously monitoring inbound transactions to prevent illicit funds from being credited into mule accounts

## New Account Activity: Preventing Mule Activity in the First 90 Days

NICE Actimize addresses critical vulnerabilities in the early account phase (first 90 days after account opening) by leveraging advanced analytics and AI-driven behavioral insights to detect and block fraudulent transactions. Fraudsters frequently use synthetic or stolen identities to open mule accounts, creating significant downstream risks for FIs. This proactive approach reduces fraud risks, safeguards your institution's reputation, and enhances customer trust by ensuring a secure and seamless onboarding process.

### Transaction Monitoring: Real-Time Scam and Mule Detection

Integrated monitoring for scams and mules empowers institutions to address threats holistically, ensuring funds remain protected at every stage of the transaction lifecycle.



#### Stopping Scams in Real Time

NICE Actimize's transaction monitoring capabilities focus on stopping scams before funds leave the institution. Leveraging AI-driven behavioral analytics and typology-specific fraud models, this solution detects anomalies that indicate social engineering or coercion from day one, allowing institutions to intervene before funds are transferred. Real-time monitoring ensures FIs can prevent APP fraud without disrupting legitimate customer activities.



#### Intercepting Inbound Funds Meant for Mules

Inbound transaction monitoring is critical for identifying and intercepting mule activity. By analyzing transaction patterns, behavioral anomalies, and network connections, NICE Actimize detects mule accounts before they access funds. This approach prevents fraudulent networks from moving stolen funds through the institution, ensuring compliance and minimizing financial exposure.

## Your Defense Against Scams and Mules

NICE Actimize delivers powerful, end-to-end protection against scams and mule activity. From blocking fraudulent accounts at onboarding to halting scams and intercepting mules in real time, and uncovering fraud networks, NICE Actimize's fraud solutions leave no gaps in your defense.

With cutting-edge AI, real-time monitoring, and network analytics, FIs are empowered to outsmart fraud, protect customers, and safeguard their reputation—all while driving operational efficiency. NICE Actimize isn't just a solution—it's your edge in the fight against financial crime.

# NICE Actimize



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### 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](https://www.niceactimize.com)