



Brochure

Real-Time Counterparty Intelligence to Stop Scams Before They Strike

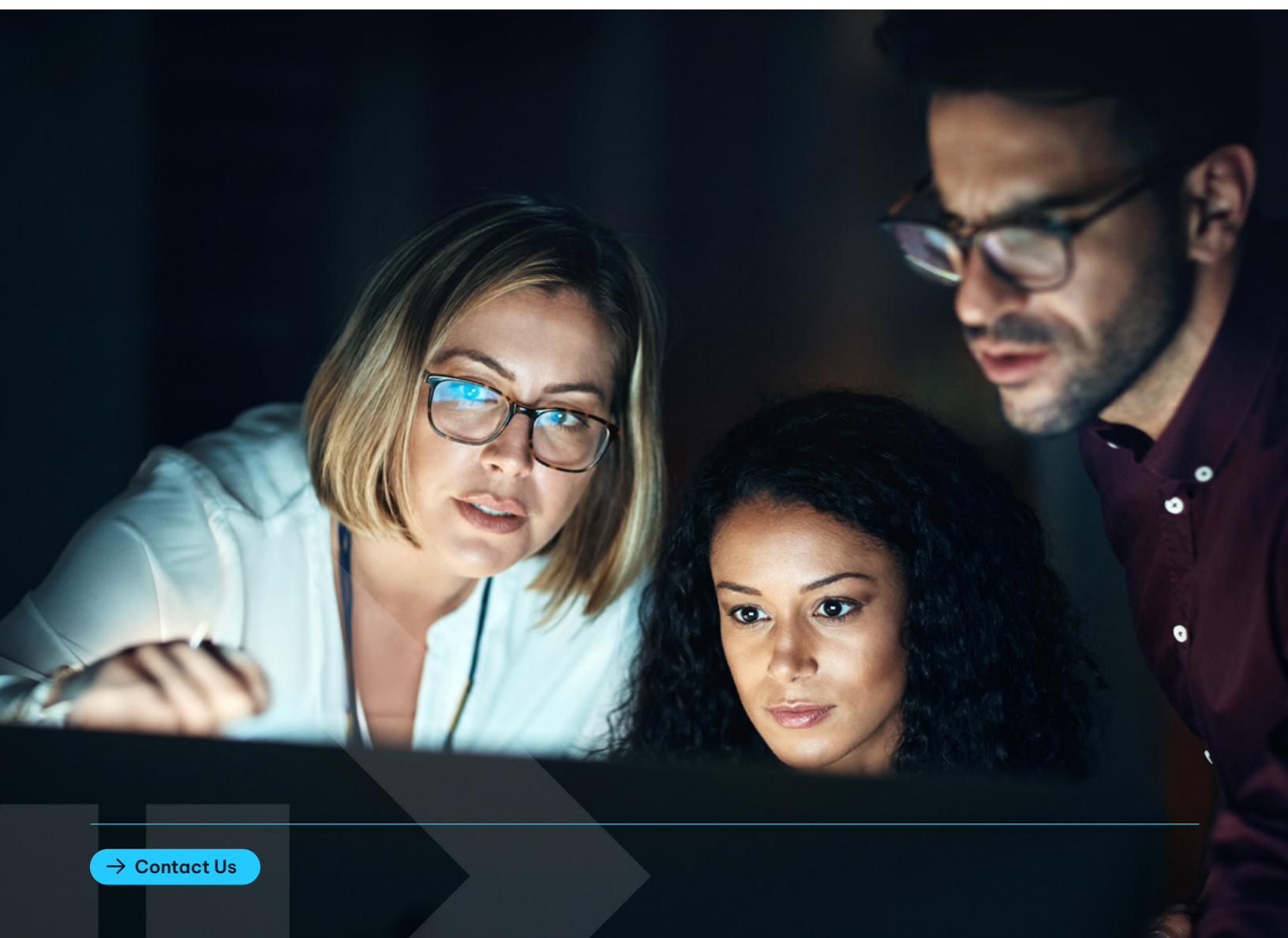


Payment scams such as Business Email Compromise (BEC) and Authorized Push Payment (APP) fraud are surging across North America. These scams often exploit new payee scenarios, where the sending bank has no prior history to evaluate, leaving fraud teams blind to hidden risks. Losses are often only discovered after funds have been transferred and cannot be recovered.

The Actimize Insights Network – Payee Insights empowers financial institutions (FIs) to identify and block risky counterparties during transactions by delivering real-time, network-derived risk signals within milliseconds. By participating in a secure, privacy-compliant environment, FIs gain visibility into payees' histories across a trusted network without sharing any personally identifiable information (PII).

The result is faster, more accurate fraud prevention, reduced operational workload and measurable reduction in scam-related losses.

→ While new payees account for only **7%** of total transactions, **67%** of all fraud is sent to new payees.



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1. Real-Time Risk Signal Delivery

FIs can access payee-level intelligence – including historical presence, transaction velocity and fraud association – drawn from a network of participating institutions. Instantly delivered at payment initiation or payee-add events, this data powers automated decisions to accept, block, challenge or delay.

2. Seamless Integration

Pre-integration with NICE Actimize Intelligent rule management provides strategy authors and analytics teams consistent access to risk signals across fraud rules, models and operational processes – without requiring additional development.

3. Proven Network Value

In Q4 2024, a Tier-1 U.S. bank could have achieved a 68% uplift in fraud detection on new payee wire transactions by incorporating Actimize Insights Network – Payee Insights, proactively flagging more than \$6.3 million in high-risk transactions.

4. Privacy and Compliance Built In

The Insights Network is engineered to uphold the highest standards of data protection while facilitating secure collaboration across FIs. Every layer from data contribution to lifecycle management is fortified with enterprise-grade security, privacy-preserving techniques and regulatory compliance. Data visibility is tightly controlled: participants cannot view data from other institutions, and shared insights are aggregated and anonymized using SHA-512 with a common salt, making them irreversible and non-decryptable.

The Actimize Insights Network – Payee Insights delivers the power of shared intelligence to stop payment scams and fraud in real time without compromising security or privacy.

Contact NICE Actimize to learn how your institution can join the network and start benefiting from proven, real-time payee risk intelligence.

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Know more. Risk less.

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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.