

NICE Actimize

Brochure

Fraud Prevention Built for Instant Payments



Real-Time Fraud Defense

Generative AI, deepfakes and sophisticated scams have lowered the cost of entry for criminals, transforming fraud into a sub-second battle. Customer expectations for instant access to funds remain high, while regulators and networks are adding new requirements for fraud monitoring and reimbursement. Financial institutions (FIs) face mounting pressure to prevent fraud in real-time while meeting regulatory mandates and maintaining customer trust.

Stop Fraud before Funds Move

NICE Actimize's enterprise fraud management solution detects and prevents fraud across all payment types and channels in real-time, delivering sub-millisecond decisions at scale. Unlike rules-only systems or siloed point solutions, NICE Actimize combines machine learning, network intelligence and agile strategy management in a unified platform.

How NICE Actimize Delivers Real-Time Fraud Prevention

From Months to Days: Rapid Data Onboarding

The solution accelerates data onboarding and unlocks richer fraud insights through simplified orchestration capabilities. Traditional extract, transform and load (ETL) processes that once took months are replaced with streamlined integration using REST application programming interfaces (APIs) and structured formats like XML and JSON, reducing timelines to days. By simplifying integration and orchestration, the solution enables institutions to harness the full spectrum of data needed for advanced fraud prevention strategies.



Limitless Data Ingestion

Enhance data accuracy and visibility with limitless data ingestion from internal and external sources.



UI-Based Mapping

Empower business users to configure data without coding, reducing IT dependency and enabling agile adjustments.



Continuous Data Health Monitoring

Ensure clean, complete and reliable data for fraud models, improving operational transparency and regulatory confidence.

AI-Driven Analytics

AI-powered analytics detect nuanced threats across all channels with multidimensional profiling and expert features. The solution aggregates monetary and non-monetary transactions to build a holistic view of customer behavior, enabling fraud teams to move swiftly from insight to action while reducing unnecessary declines and customer friction.



Data Aggregation

Multidimensional profiles correlate entity attributes such as account holder, device, location and payee/payor relationships, uncovering anomalies that single-dimension views miss.



Expert Feature Library

A pre-built library of expert features, tailored to specific fraud typologies and channels, accelerates model development and improves detection accuracy.



Fraud Feature Designer

A no-code authoring environment, designed for fraud analysts, enables rapid prototyping and deployment of custom aggregations, profiles and expert features.



Collective Intelligence Models

Built on the foundation of cross-industry insights and powered by AI, collective intelligence models are purpose-built to combat specific typologies and are ready for deployment once implemented. They deliver immediate protection and tangible value from day one.



PROVEN PERFORMANCE:

Prevent up to 70% of attempted fraud from day one with Collective Intelligence Models

Agile Fraud Strategy

Agile fraud strategy management empowers FIs to respond to emerging fraud patterns with speed and precision. The solution enables a dynamic, scalable and explainable fraud strategy that adapts rapidly to evolving threats while maintaining governance and compliance.



AI-Driven Rule Discovery

Significantly reduce analysis time with continuous analysis of transaction data and industry-wide signals to generate rules and identify new fraud patterns.



No-Code Rule Creation

Enable fraud teams to manage fraud strategy and create new rules independently, eliminating heavy reliance on IT.



Ongoing Monitoring

Achieve quick rollback or retirement of low-value rules with comprehensive dashboards that provide ongoing rule-performance monitoring.

→ REAL-TIME RULE INSIGHTS:

Cut manual work and accelerate strategy updates with daily, AI-driven rule recommendations.

Unified Fraud Investigations and Claims Management

The solution eliminates silos between alert handling, claims processing, reimbursement and regulatory reporting. Streamlined workflows cut investigation time by 50% while ensuring compliance with scam reimbursement requirements.



Contextual Intelligence

Embedded entity insights and network visualizations give investigators immediate visibility into sender/receiver relationships and historical patterns.



Reimbursement & Recovery Visibility

Track inbound reimbursements and outbound recovery efforts in a single view, maximizing recovery yield and minimizing net fraud losses.



Agentic & Generative AI

Cut investigation time by 50% with AI that summarizes cases, highlights evidence and recommends next steps. Generate SAR narratives 70% faster with built-in validation to reduce rejection rates.

Future-Proof Compliance and Explainability

NICE Actimize embeds governance at every stage with version control, audit trails and policy-driven approvals. White-box models and built-in explainability reveal the specific features and signals that influence each score, enabling clarity for regulators and auditors and faster model validation.

Comprehensive monitoring and consistent documentation of machine learning models enable institutions to adopt AI responsibly while staying aligned with evolving requirements.

Proven and Measurable Results

NICE Actimize's enterprise fraud management solution equips FIs to prevent fraud in real time, adapt quickly and operate with the governance and transparency that regulators expect.

Leading institutions trust NICE Actimize to protect their payments and customers, delivering measurable fraud reduction while preserving the frictionless experience users expect.

→ **Protect your payments and customers in milliseconds**

NICE Actimize



Know more. Risk less.

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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