

# NICE Actimize

Brochure

## Modernising Fraud Investigations Across EMEA

Why Financial Institutions Need a Smarter Response



Fraud is accelerating across Europe, the Middle East and Africa (EMEA), placing unprecedented pressure on financial institutions. In 2024, the European Union (EU) recorded 19.6 million fraudulent transactions, a 10% year-on-year increase. Across Africa, suspected scams – often classified as authorised fraud – have escalated by as much as 3,000% in some countries. This rapid growth in fraud volumes strains investigators that still rely heavily on manual, fragmented workflows. Attempts to scale through additional headcount or incremental system fixes are proving ineffective – driving SLA breaches, escalating costs and increasing reputational risk.

With mandates such as the 3rd Payment Services Directive (PSD3) and the Payment Systems Regulator (PSR) enforcing strict reimbursement timelines, rising fraud volumes are exposing operational bottlenecks created by historically disjointed systems. Manual processes struggle to meet regulatory requirements, exposing institutions to compliance risks and reputational harm.



## Regulatory Mandates

- UK PSR requires reimbursement for authorised push payment (APP) fraud within five business days
- EU PSD3 reinforces the end of the next business day timeline for unauthorised transactions and introduces clearer liability for APP fraud

## Accelerate Fraud Claims and Investigations

NICE Actimize Fraud Investigations enables financial institutions to manage fraud claims and investigations with speed, efficiency and confidence – while meeting evolving regulatory mandates.

By unifying fraud alerts, claims and regulatory reporting into a single intelligent platform, the solution:



Eliminates operational silos and manual processes



Automates workflows across the investigation lifecycle



Accelerates time-to-context for faster decision-making



Enhances customer experience through quicker resolutions

As the system of record for post-event fraud resolution, it empowers institutions to validate claims rapidly, reduce investigation timelines, optimise fund flows and meet reimbursement and reporting deadlines.

## Contextual Intelligence

Investigators gain immediate access to rich, contextual insights through embedded entity intelligence and network visualisations, including:



Sender and receiver profiles



SAR/STR history



Geographic intelligence



Counterparty relationships



Linked identifiers (emails, phone numbers, devices)

## Dual-Leg Reimbursement and Recovery

The solution provides full visibility across inbound reimbursements and outbound recovery processes, including liability splits and financial obligations.

Built-in workflows aligned with PSR and other regional mandates ensure timely resolution of unauthorised fraud claims by:



Maximising recovery rates



Minimising net fraud losses



Maintaining accurate, audit-ready reporting

## Intelligent AI Investigations

Agentic AI summarises cases, highlights evidence and recommends next steps, cutting investigation time by up to 50%. Generative AI creates regulator-ready SAR/STR narratives 70% faster with built-in validation to ensure compliance. SLA tracking and audit trails make compliance reporting seamless and regulator ready.

## Closed-Loop Feedback for Continuous Improvement

Intelligent automation replaces manual processes while feeding investigation insights back into fraud detection models.

This closed-loop approach:



Enhances AI and machine learning performance



Improves fraud detection accuracy



Reduces operational costs



Strengthens long-term prevention strategies

## Stay Ahead of Fraud and Regulation

NICE Actimize Fraud Investigations helps financial institutions respond to rising fraud volumes and tightening regulatory mandates with greater speed, transparency and operational control.

### Key Outcomes for Fraud Investigation Teams

- **Accelerated Fraud Resolution:** Reduce investigation backlogs and deliver faster outcomes to meet customer expectations and regulatory timelines
- **Regulatory Confidence:** Ensure compliance with PSR, PSD3 and other EMEA mandates through built-in workflows and transparent processes
- **Operational Efficiency:** Optimise resource allocation by focusing on high-risk cases, lowering costs and improving team productivity
- **Audit-Ready Transparency:** Simplify regulator interactions with comprehensive reporting and audit trails tailored for EMEA compliance standards
- **Enhanced Customer Trust:** Provide timely, accurate resolutions that strengthen customer confidence in your fraud management capabilities

Equip investigators with the tools they need to detect fraud faster and recover losses more efficiently.

→ Modernise Fraud Investigations

# 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)