

NICE Actimize

Brochure

Modernizing U.S. Fraud Investigations

Why Financial Institutions Need a Smarter Response



Fraud claims continue to rise. In 2024, 2.6 million consumers reported fraud to the Federal Trade Commission, while financial institutions (FIs) filed more than 10,000 Suspicious Activity Reports (SARs) each day - with over half linked to suspected fraud.

Strict timelines, combined with surging fraud volumes, are straining investigation teams that still rely heavily on manual, fragmented workflows. Efforts to scale through additional headcount or incremental fixes to legacy systems are proving ineffective – driving SLA breaches, higher costs and increasing reputational risk.

Regulatory Timelines

- Regulation E (Electronic Fund Transfer Act)
 - » Investigate disputes and provisionally credit accounts within 10 business days
 - » Complete investigations within 45 days (or 90 days for certain cases)
- SARs
 - » File within 30 calendar days of detecting suspicious activity

Unified Investigations and Claims

NICE Actimize Fraud Investigations unifies investigations, claims, reimbursement, recovery and regulatory reporting in one intelligent platform, eliminating silos and manual processes. Investigators gain streamlined workflows and audit trails, reducing time-to-context and improving consistency. As the single system of record for post-event fraud resolution, the solution enables FIs to identify fraudulent claims, reduce investigation time and optimize fund flows to limit fraud losses and meet compliance deadlines.

A single platform for post-event fraud resolution:



Investigations



Claims



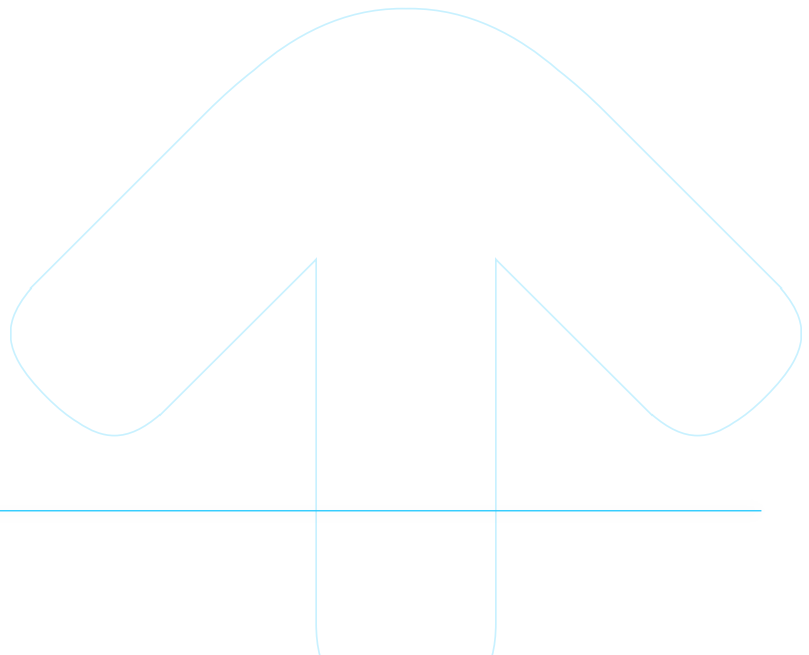
Reimbursement



Recovery



Regulatory Reporting



Contextual Intelligence

Embedded entity insights and network visualizations provide investigators with immediate visibility into sender and receiver details, including:



Sender and receiver profiles



SAR/STR history



Geographic intelligence



Counterparty relationships



Linked identifiers
(emails, phone numbers, devices)

This enriched context accelerates the identification of first-party fraud and repeat offenders, reducing investigation time from hours to minutes and enabling faster and more accurate decisions on claim validity. Once confirmed, cases seamlessly transition into reimbursement and recovery workflows, ensuring compliance with regulatory timelines and minimizing financial losses.

Dual-Leg Reimbursement and Recovery

The solution provides full visibility into inbound reimbursements and outbound recovery efforts, including liability splits, outstanding balances and due dates. By automating the calculation and tracking of owed amounts for every party, the solution reduces manual errors and accelerates resolution timelines.

This dual-leg view enables institutions to:



Maximize recovery rates



Minimize net fraud losses



Maintain accurate, audit-ready reporting

Intelligent AI

NICE Actimize Agentic AI accelerates investigations by summarizing cases, highlighting key evidence, recommending next steps and automating tasks. This cuts investigation time by up to 50% while improving accuracy and consistency. Generative AI converts case data into regulator-ready SAR narratives 70% faster, with built-in validation that reduces rejection rates and ensures compliance with evolving standards.

Closed-Loop Feedback to Prevention

Manual processes are replaced with intelligent automation, while investigation insights feed back into fraud detection models.

This closed-loop system:



Enhances AI and machine learning performance



Improves fraud detection accuracy



Reduces operational costs



Strengthens long-term prevention strategies

End-to-End Efficiency

NICE Actimize Fraud Investigations transforms fraud handling into a compliance-ready, customer retention advantage, which enables institutions to resolve claims faster, reduce risk and protect reputation.

Equip your investigators with the tools they need to identify fraud faster and recover losses sooner.

→ **Modernize 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