

NICE Actimize

A Step-by-Step Look at How Agentic AI Increases AML Investigation Productivity



Financial crime investigations depend on speed, accuracy and repeatable decisioning. Yet analysts often lose time gathering data, stitching evidence and preparing regulatory documentation across disconnected systems.

Agentic AI transforms the workflow by orchestrating investigative tasks from intake through filing – accelerating repeatable steps, structuring insights and strengthening compliance controls – while preserving human authority at critical decision points. The steps that follow illustrate how AI agents operate alongside investigators across the AML lifecycle.

1 Planning

Dynamically structures the investigation path based on alert type, risk indicators and institutional AML policy requirements.

AI AGENT

2 Data Gathering

Collects, reconciles and standardizes internal transactions, alerts, parties and CRM data alongside relevant external public and premium-source intelligence.

AI AGENT

3 Summarization

Generates a detailed, traceable summary of the suspicious activity based on alert triggers, transactional patterns and contextual insights.

AI AGENT

4 Insights

Produces contextual insights with source citations, highlighting material risk drivers and strengthening the defensibility of investigative findings.

AI AGENT

5 Investigation, Disposition & Adjudication

Completes the investigation, evaluates AI-generated findings and renders an accountable disposition decision aligned to AML policy and regulatory expectations.



HUMAN ANALYST

6 Populate Validated SAR Form & Narration

Prepopulates required SAR fields, validates data consistency and generates a structured, policy-aligned narrative to support regulatory filing.

AI AGENT

7 Review & File

Reviews the SAR for completeness, accuracy and policy alignment, applies final approval and authorizes submission to the appropriate authority.



HUMAN ANALYST

AI ORCHESTRATION



Building Stronger AML Outcomes with Human Oversight and Adaptive AI

Agentic AI accelerates AML investigations, but durable outcomes depend on context-aware models that surface meaningful insights and evolve through analyst interaction. Built-in feedback loops ensure each decision, correction and override refines performance, reduces noise and strengthens future detection.

Human investigators remain central to the process – guiding model improvement and making final determinations. Together, expert judgment and adaptive AI deliver faster, more consistent and more defensible AML outcomes while maintaining full regulatory confidence.

[Learn more about Actimize AI in action](#) →

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.

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