

NICE Actimize

A Step-by-Step Look at How Agentic AI Transforms Fraud Investigations



10+

disconnected systems per alert

80%

of SLA time spent outside the alert screen

6 mo

to onboard a productive investigator

Every alert sets off the same routine: a customer ID, paste it into the customer database, pull device history from one place, IP intel from another, transactions from a third. None of these systems are connected. **Every investigation starts from zero.**

Agentic AI changes what the job looks like. The AI agent assembles the full picture the moment an alert is opened – identity, transactions, devices, IP intelligence, watchlists, prior alerts – and surfaces what matters. Investigators open a briefing, not a blank screen.

1 Alert Prioritization

Ranks the alert queue by risk score, urgency and exposure – not age. High-value, time-sensitive alerts surface first.

AI AGENT

2 Context Assembly

Simultaneously queries identity, transactions, devices, IP intel, sanctions, watchlists and prior alerts – assembled before the investigator opens the alert.

AI AGENT

3 Signal Synthesis

Identifies behavioral anomalies and cross-channel patterns. Noise is filtered. Material findings are ranked by investigative significance.

AI AGENT

4 Summarization

Generates a structured, cited alert summary with risk drivers ranked by materiality – and a fully auditable trail of every step taken.

AI AGENT

AI ORCHESTRATION

5 Review & Alert

Investigator reviews the AI-assembled briefing, applies contextual expertise and renders an accountable alert disposition aligned to policy. The agent informs – the investigator decides.



HUMAN ANALYST

6 Regulatory Reporting

AI Agent pre-populates SAR fields and generates a policy-aligned narrative. Investigator reviews, applies final approval and authorizes submission.



HUMAN ANALYST & AI AGENT



Investigators still make the call. They just spend their time on what matters.

InvestigateAI handles the collection and synthesis – operating within your institution's policies and risk appetite. Every step is transparent, every source is cited, every conclusion is auditable. The result: faster alert resolution, consistent decisioning and fraud investigators who investigate fraud.

[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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