

NICE Actimize

Brochure

Embedded Agentic AI for AML

Improving Investigation Efficiency,
Consistency and Control



Scaling AML Operations Teams

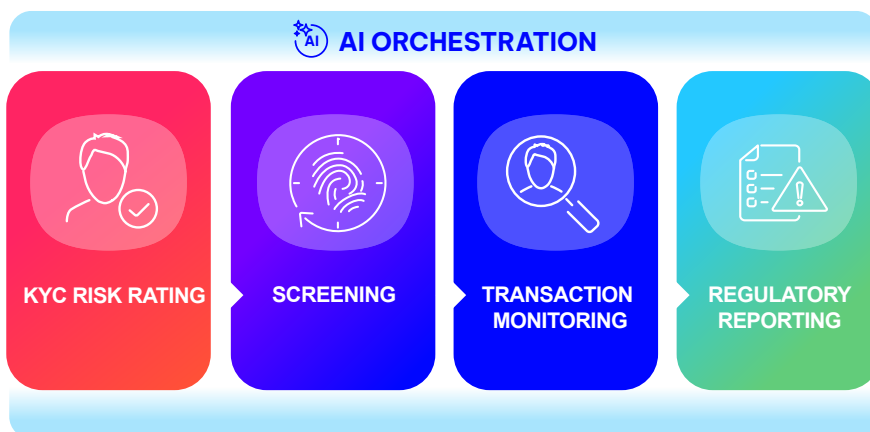
Financial institutions (FIs) are under pressure to execute AML programs with greater speed, consistency and regulatory confidence as volumes and complexity continue to rise. The priority is strengthening execution while maintaining governance and control.

NICE Actimize embeds agentic AI directly into AML workflows across customer risk rating, screening, transaction monitoring (TM) investigations and regulatory reporting. Rather than operating as a separate tool, AI agents execute defined, high-friction investigative tasks inside the workflow itself.

Investigation context moves seamlessly across monitoring, investigation and reporting. Analysts do not need to manually reconstruct information at each stage.

Outcomes:

- Stronger, policy-aligned decisioning
- Reduced case cycle times and improved SLA adherence
- More consistent, defensible documentation
- Embedded transparency and explainability across every step



The 5 High-Friction Tasks Agentic AI Solves

AML investigations contain repeatable, data-intensive activities that create friction at scale. Actimize applies agentic AI to help streamline operational steps and increase efficiency, including:

1. **Data enrichment in customer risk ratings**
2. **Screening hit analysis**
3. **Transaction activity context**
4. **Prior case insights & evidence**
5. **Suspicious Activity Report (SAR) narrative generation**

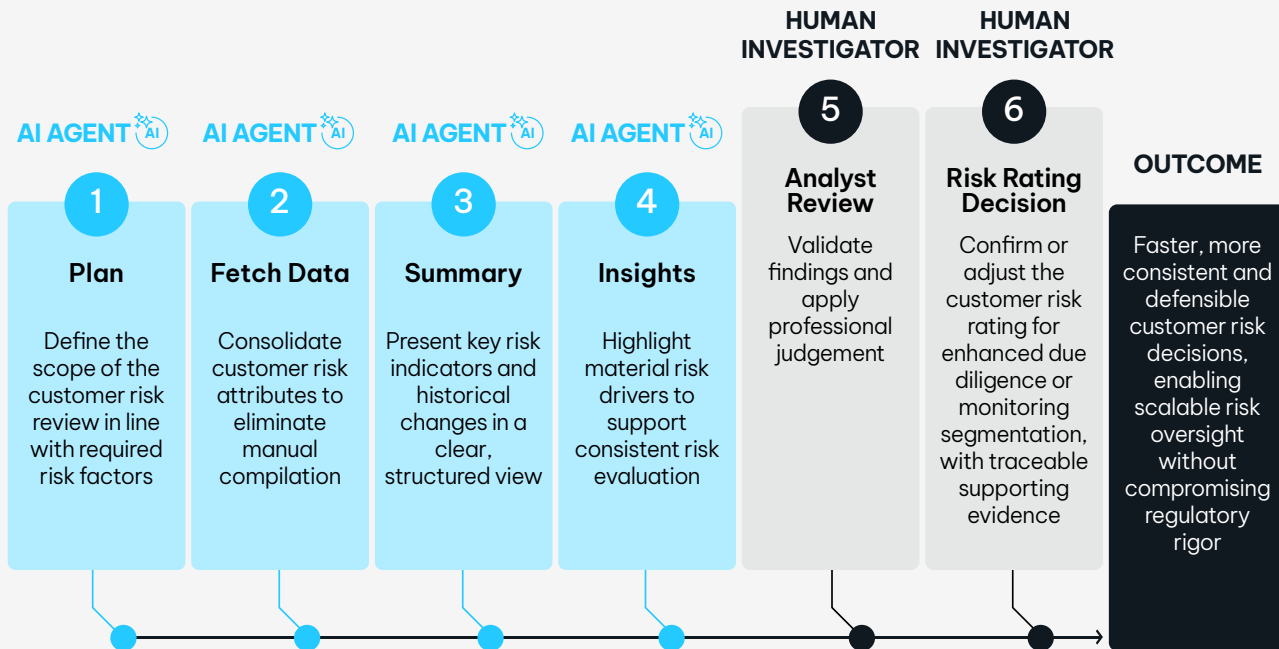
By embedding AI directly into workflows, institutions reduce manual coordination work while preserving accountability, governance and review control.

Use Cases

Data Enrichment in Customer Risk Ratings

Agentic AI supports customer risk ratings by defining the scope of the assessment, retrieving relevant risk attributes and presenting a structured summary of key risk drivers and historical changes. This reduces manual gathering and ensures reviews are aligned to institutional policy and regulatory expectations. **Final risk determinations remain with the investigator.**

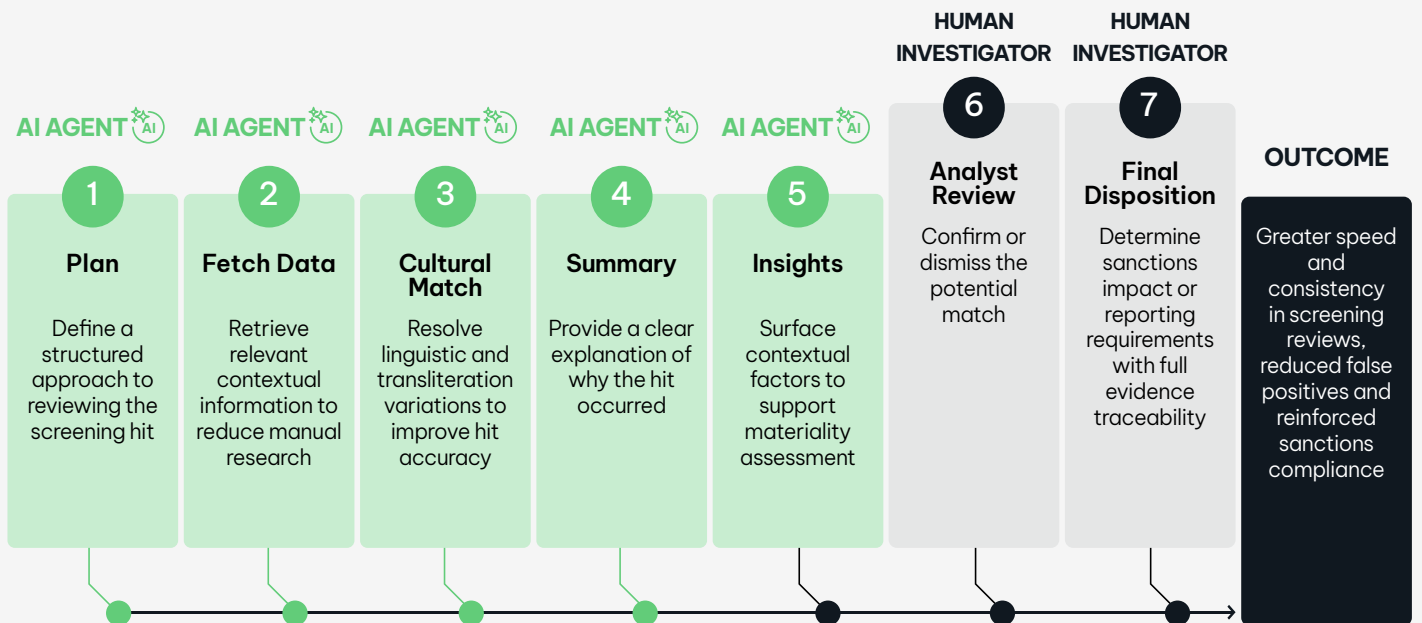
Customer Risk Rating with Agentic AI



Screening Hit Analysis

Agentic AI supports screening investigations by planning the review steps, gathering contextual data for the screened party and resolving linguistic and transliteration variations. The system generates a structured explanation of why a hit occurred and produces the most relevant contextual insights to support materiality assessment. **The final disposition remains with the analyst.**

Party Screening Investigation with Agentic AI

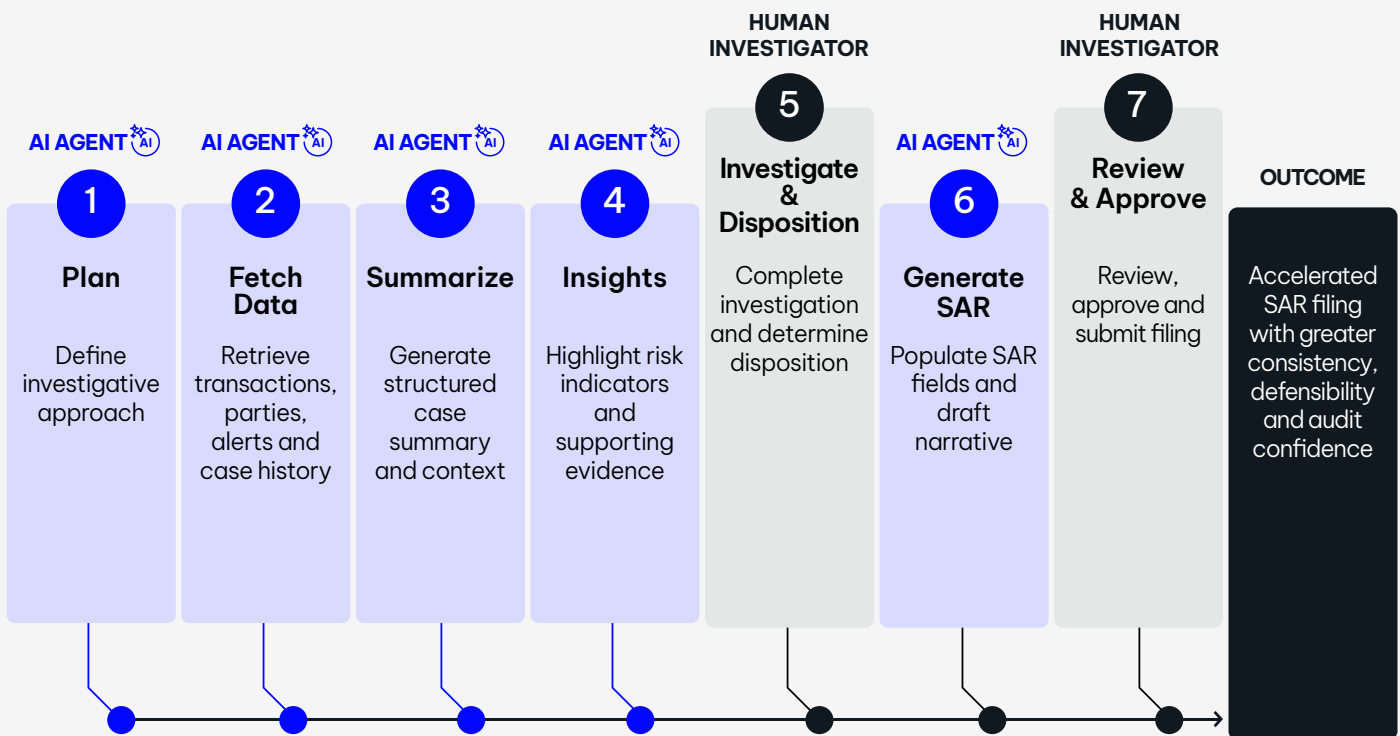


Transaction Monitoring Investigations and Reporting

For effective TM investigations, agentic AI establishes a structured investigative approach and assembles relevant case context within the workflow. It presents activity in context and highlights the most relevant risk indicators tied to the triggering alert, enabling faster, more consistent alert evaluation.

When escalation is required, validated investigation findings carry directly into regulatory reporting. Required SAR fields are prepopulated using approved case data and a structured draft aligned to regulatory expectations is generated. This eliminates re-entry of information and strengthens alignment between investigation outcomes and formal reporting.

Transaction Monitoring Investigation with Agentic AI



Human + AI: Maintaining Governance and Oversight

Agentic AI operates within defined institutional policies and regulatory frameworks, strengthening AML execution while ensuring accountability and final decision-making remain with experienced professionals.

AI-generated SAR narratives are fully reviewable and editable prior to submission, ensuring analysts retain control over formal regulatory filings. All AI outputs maintain clear traceability to the underlying case data, enabling validation, defensibility and supervisory confidence.

Embedded directly within AML case workflows, this approach enables institutions to scale execution while preserving governance integrity, oversight and regulatory control.

The NICE Actimize Advantage: Purpose-Built Agentic AI

Generic AI agents can automate simple tasks, but they lack the financial crime data access, domain expertise and workflow integration required to surface relevant information within investigations and align execution to institutional policies.

NICE Actimize's agentic AI accelerates AML investigation workflows.

Key advantages include:

- **End-to-end AML coverage**
Customer risk ratings, screening, TM investigations and regulatory reporting supported within a connected workflow.
- **Direct access to financial crime data**
Agentic AI eliminates manual data gathering by assembling relevant customer risk, screening and transaction context directly within the investigative workflow.
- **Purpose-built investigative workflows**
Automation is embedded directly within alert triage, case investigation and regulatory reporting processes.
- **Regulatory auditability**
Full traceability to the evidence supporting investigative conclusions.

NICE Actimize enables FIs to scale up investigative capacity, reduce manual effort and accelerate regulatory reporting while maintaining human control and governance.

Real, production-ready agentic automation

→ **Get started**

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