NICE Actimize

Brochure

Wealth Management Supervision

Regulatory Certainty. Delivered.

Complete client context. Defensible best-interest decisions. Supervision across every recommendation - not just a sample.

Can you prove the recommendation served the client's best interest?

That question is becoming central to a new standard of supervision. Across suitability, best-interest, consumer-duty, and product-governance regimes, the details differ, but the expectation is converging: know the client, understand the product, address costs and conflicts, document a specific rationale, and supervise the recommendation consistently. A rule match or periodic sample may show that a process exists. Regulatory certainty means proving that the process worked for this client, at this moment.

Meeting that standard is hard because best interest is not a checkbox. Client circumstances change. Risk tolerance, objectives, liquidity needs, holdings, tax considerations, vulnerability, and KYC information can drift over time. Product costs, features, and alternatives change too. When that context is fragmented across CRM, onboarding, account, product, and communications systems, supervisors spend more time rebuilding the story than judging the risk.

A recommendation can appear suitable in isolation and still raise concern when concentration, cost, switching, rollover activity, conflicts, or the way the advice was communicated enter the picture. The question is not only whether the product fit. It is whether the firm can explain why the recommendation served this client and how it was supervised. For firms, the higher standard comes down to three practical tests.

The regulatory certainty test

- Can you prove the client profile was current and complete at the point of advice?
- Can you defend the rationale, costs, conflicts, alternatives, and disclosures behind the recommendation?
- Can you show consistent supervision across every recommendation, switch, and rollover - not just a sample?

Regulatory certainty, delivered in practice

Regulatory certainty is easy to promise. Delivering it in wealth management requires complete client context, explainable supervisory decisions, and consistent oversight across the full population. NICE Actimize brings client profiles, KYC, objectives, holdings, product and transaction data, advisor behavior, and communications into one supervision workflow. Automated alerts and risk-based analytics evaluate recommendations against current client information. Integrated case management keeps evidence, rationale, escalation, and disposition together.

Supervisors gain a consolidated view of risk across advisors, accounts, households, and products. Behavioral analytics can identify deviations from normal patterns. Contextual workflows can surface potential churning, concentration, vulnerable-client risk, inappropriate switches or rollovers, and other sales-practice concerns that a narrow product rule may miss.

Instead of relying on disconnected lookups or a limited sample, teams can focus on the recommendations and patterns that warrant judgment while preserving a consistent audit trail.

Complete. Explainable. Intelligent.

Complete

Know the client as they were at the point of advice. NICE Actimize connects KYC, objectives, risk tolerance, financial circumstances, holdings, liquidity needs, product exposure, household context, and relevant communications to the recommendation under review. It helps firms monitor whether profiles are current and extend supervision across recommendations, switches, rollovers, and patterns of activity, not just isolated transactions or periodic samples. That connected view exposes stale data, concentration, household-level risk, and gaps that fragmented systems can hide.

Explainable

Defend 'the why' behind the recommendation. NICE Actimize brings together the client factors, product characteristics, costs, reasonably available alternatives, conflicts, disclosures, advisor rationale, and surrounding communications that shaped the outcome. Supervisors can see why a case was flagged, which evidence influenced the assessment, and how the matter was reviewed, escalated, or closed. Explainable models and integrated case management turn the review into a client-specific, evidence-backed decision, not a generic justification added after the fact.

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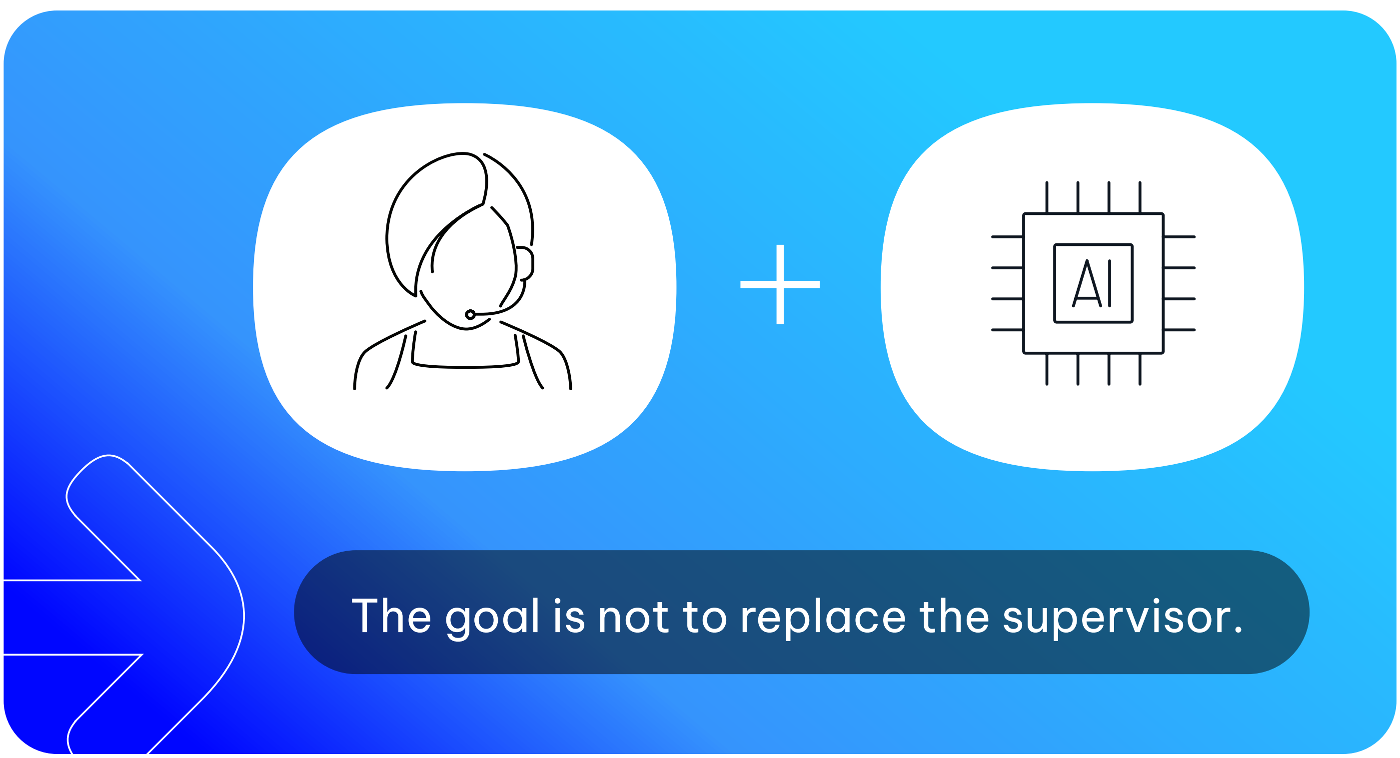
Intelligent

Supervise every recommendation, not just a sample. NICE Actimize uses AI-assisted prioritization and automation to assemble client and product context, identify behavioral anomalies, and direct reviewers to matters requiring judgment. Analytics can surface churning, concentration, unsuitable switching, rollover risk, outlier behavior, and patterns involving senior or vulnerable clients. Quality assurance can test consistency across far more reviews. The goal is not to replace the supervisor. It is to extend expert judgment across more activity with better context, more consistent treatment, and a stronger audit trail.



Client context meets conduct context

NICE Actimize can connect suitability supervision with communications and broader surveillance. That matters because how a recommendation was communicated can be as important as the transaction itself. A disclosure may have been missing. A client concern may have been dismissed. An advisor's language may reveal pressure, urgency, or a pattern not visible in account data. Bringing that context into the case can reveal risk that an isolated product or account review misses.

Automation should not replace the supervisor. It should assemble the context, reduce routine work, make treatment more consistent, and direct expert judgment to the cases that matter. Hierarchical views, risk-based prioritization, integrated workflows, and a consolidated audit trail help firms extend supervision across more activity while keeping accountability clear.

From a suitability check to a defensible decision

Regulatory certainty does not mean claiming that every recommendation will be risk-free. It means showing what the firm knew, why the recommendation was made, how it was communicated, and how it was supervised. NICE Actimize turns best-interest and suitability obligations into a consistent, evidence-backed process across the enterprise.

Make every recommendation defensible.

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Know more. Risk less.

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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