

## Why NICE Actimize

Safeguarding the financial industry by preventing, detecting, and investigating financial crimes

### Focus

Focus exclusively on enabling predictive, preventative compliance for regulatory and reputational risk.

### Knowledge

Complete and packaged suite of offerings across all asset classes, instruments, markets, communications, and global jurisdictions.

### Experience

Experience with wide spread deployments across financial institutions globally.

### Partnership

Single view of risk allows you to safeguard your firm and clients and grow your business

## About NICE Actimize

NICE Actimize is the largest and broadest provider of financial crime, risk and compliance solutions for regional and global financial institutions, as well as government regulators. Consistently ranked as number one in the space, NICE Actimize experts apply innovative technology to protect institutions and safeguard consumers and investors assets by identifying financial crime, preventing fraud and providing regulatory compliance. The company provides real-time, cross-channel fraud prevention, anti-money laundering detection, and trading surveillance solutions that address such concerns as payment fraud, cybercrime, sanctions monitoring, market abuse, customer due diligence and insider trading.

© Copyright 2016 Actimize Inc. All rights reserved.

Sales Practices  
& Suitability

Financial Markets Compliance  
Solutions

# Comprehensive, Audited Surveillance for Retail Customer Trading and Supervisory Activities

## Increased Regulatory Pressure Demands Better Controls

Amid the diversity and complexity of investment strategies, financial firms must identify sales activity issues and record actions to meet ongoing regulatory requirements. Firms that fail to implement effective internal controls and supervisory procedures face a high cost of non-compliance, as regulators grow more aggressive in investigating, bringing enforcement actions, and ordering fines and restitutions.

## Actimize Sales Practices & Suitability Solution

The solution provides coverage for a broad range of sales practices issues, helping firms meet current and future global regulatory requirements and ensure investment recommendations are consistent with each client's investment objectives and suitability profiles. By automating oversight and supervision, firms can ensure consistency and maintain a consolidated audit trail, lowering regulatory risk while improving productivity and efficiency.

### Comply with Global Suitability Regulations

Consistent controls and processes, along with sophisticated analytics, help firms address sales practices and investment suitability requirements from regulatory bodies such as FINRA, CFTC, UK FCA, BaFin, AMF, CONSOB, HKMA, and ASIC.

### Improve Organizational Productivity

Automated alert generation, reporting, and audit documentation eliminate manual look-ups and increase staff efficiency, generating high-quality alerts with fewer false positives while creating more consistent processes across the enterprise using fewer resources.

### Minimize Financial and Reputational Risk

Comprehensive audit trails, reporting tools, and hierarchical organizational views increase oversight and transparency, ensuring brokers advise clients with suitable investment recommendations, enhancing client satisfaction, and mitigating the risks of litigation, regulatory penalties, and reputational damage.

# Complete Package for Sales Practices and Suitability Compliance

## Proven analytical models

Ensure a manageable volume of alerts and efficient use of analyst resources with intelligent risk scoring and fine-tuned thresholds. Detect sales practices irregularities across multiple asset classes with analytical models covering:

### Transaction, account, and broker review

- Suitability of portfolio
- Commission to equity ratio
- Market-adjusted loss in equity
- Turn-over rate
- Fee-based accounts analysis
- Mutual fund/Variable Annuity market timing

## Simplified transaction supervision

Simplify the work of branch supervisors using the Trading Blotter to electronically review and sign-off on individual trades. Provide supervisors with access to all trade data, alerts, account and suitability information, notes, and more – from a single, user-friendly interface – to complete a full investigation, which is then captured and available as an audit trail.

## Powerful investigation and audit capabilities

Gain unparalleled access to organizational data with on-the-fly query and scenario creation capabilities – without IT involvement. Easily identify improper practices, satisfy regulatory inquiries, and ensure transparency across the enterprise with an audit trail of all user activity, alerts, and actions taken.

## Centralized risk case management

Leverage a fully integrated, Web-based case manager for efficient alert management, reporting, and audit tracking. Effectively resolve investigations according to internal compliance protocols with predefined investigation workflows and dashboards enabling managers to monitor performance and trends to quickly and proactively assess overall program effectiveness.

## Enterprise wide platform

Gain a flexible environment and cost savings in data infrastructure, deployment, training, and support through the core capabilities of the Actimize platform. Ensure comprehensive supervision and complete compliance with global suitability regulations as well as the ability to easily add subsequent Actimize solutions for trade and surveillance as well as conflicts management.

## Deep domain expertise and best practices

Deploy a robust enterprise-wide system, recognized by regulators around the world and used by top institutions. Gain a solution that remains at the forefront of functionality and compliance best practices with 100+ years combined experience of Actimize's on-staff subject matter experts as well as insights from client advisory councils of leading financial institutions.

## Sales Practices Client Case Study

