

## Why NICE Actimize

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

### Focus

Focus exclusively on fraud detection and prevention, with deep domain expertise

### Complete

Unified platform and operations with enterprise fraud coverage

### Experience

Promoting operational and cost efficiency through management

### Single View

Single view of financial crime risk allows you to safeguard your 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.

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# Solution Suite for Enterprise Fraud Management

## Fraud & Cybercrime Management

# Customer-Centric Solutions for a Holistic Approach to Real-Time Fraud Detection & Prevention

## Evolving Market and Fraud Trends Require Adaptable Fraud Management

### Enhanced customer experience

FIs must ensure that inbound customer experience and outbound risk management are uniform across all channels.



An omni-channel or channel agnostic approach to fraud management enhances the customer experience.

### Evolving fraud threats

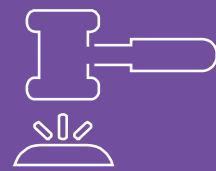
Fraudsters seek to exploit the weakest link, increasingly targeting mobile channels, commercial and private banking divisions



Flexible, expandable and future proof controls are required to manage constantly changing fraud and cyber attacks.

### Convergence of compliance and risk

Regulators are increasingly focusing on FI's fraud operations, requiring detailed insights into fraud models and processes.



Understanding rules, models and processes are key to ensuring regulatory compliance.

## Actimize Enterprise Fraud Management Solution Suite

Actimize's market-leading Enterprise Fraud Management Solutions enable organizations to deliver real-time, customer-centric fraud prevention that supports a holistic, fraud management program. The Actimize open platform provides effective fraud controls for modern real-time payments whether from retail, commercial or emerging payment environments.

### Defend Across the Enterprise

Focused, profile-based analytics detect and prevent fraud across multiple channels and allow organizations to quickly respond to rapidly evolving fraud patterns and a changing regulatory environment.

### Reduce Fraud Losses & Reputational Damage

Consolidated account and customer level alerts, cross-channel investigations, and effective reporting and query tools reduce false positives and enhance investigations. In addition, the automatic filing of SAR alerts improves operational efficiency.

### Enhance Fraud Controls

Rich cross-channel data including mobile image capture assessment is supported by a proven library of deposit fraud analytic risk models and combined with a holistic view of the customer to ensure stronger controls on check deposit fraud activity.

## Actimize Enterprise Fraud Management

Based on a flexible, open platform that enables data sharing, leverages model efficiency and allows integration of outputs from multiple solutions to enhance and enrich fraud scores.

### Transaction Data Management

Integrate transactional data, including payments and events, and enable seamless data sharing across channels and lines of business with Actimize's advanced data management capabilities, enrichment, and mapping. Support every step of the fraud management lifecycle with rich decision-making context and an integrated database that stores all transaction-related data.

### Cross-Channel Detection Capabilities

View cross-channel, cross-product activities on a single platform with enterprise-grade analytics for a holistic view of fraud risk. Fully understand entity behavior and track activity across channels with comprehensive profiling capabilities. Manage the dynamic fraud environment with a combination of out-of-the-box and user-defined analytics.

### Integrated Fraud Operations Management

Utilize a flexible operations interface which allows for efficient alert routing and prioritization, workflow management, fraud tagging, documentation, investigations, and reporting. Support one call resolution and consolidate investigation resources across financial products and business units for effective fraud protection.

### Risk Hub Framework

Manage the fraud and cybercrime ecosystem within one environment. Aggregate inputs from multiple channels, systems, and vendor solutions through the Actimize risk hub which ingests information, enriches scoring activity, provides consolidated alerts, and reporting in addition to providing a holistic view of fraud risk across the business.

### Customer-Centric Fraud Decisioning

Determine interdiction, authentication, and contact strategies with rule-based fraud decisioning. Consider customer behaviors in context, for example, fraud score, customer lifetime value, transaction type and amount, and other factors to create effective fraud strategies that detect and prevent fraud while optimizing customer experience.

### Open Platform with User Friendly Tools

Create and configure models quickly, in response to new and evolving threats, via the user friendly tools on the Actimize integrated fraud management platform without the need for IT or vendor resources.

## Actimize Enterprise Fraud Management Solutions

### Remote Banking Fraud

Provides end-to-end digital banking fraud protection which enables institutions to detect and catch fraudulent activities with multi-channel - including web, online, mobile, branch, IVR, and contact center - cross-transaction, cross-payment type fraud detection capabilities.

### Deposit Fraud

Analyzes risk across silos of data and lines of business and consolidates suspicious activity notifications into account and customer level alerts allowing real-time decisioning from a holistic view of the customer to safely accelerate fund availability and enhance customer satisfaction.

### Contact Center Fraud

Protect the contact center from fraud, utilizing automated voice biometrics technology, interaction analytics, desktop analytics and cross-channel transaction analytics to identify suspicious interactions as they occur.

### Commercial Banking Fraud

Specifically designed for the commercial banking environment with customer-centric fraud detection that supports end-to-end fraud management and offers protection for specific payment types including: Bulk Payments, ACH, BACS, SEPA, and Payroll Batch.

### Employee Fraud

Detects fraudulent and non-compliant employee activity across the enterprise, business lines, and channels, providing protection from monetary losses, risk, and reputational damage.

### Authentication Management

Allows FIs to manage their customers' authentication processes across all channels with real-time, risk-based decisions. The Actimize Authentication-IQ solution acts as the brain behind holistic management of multiple authentication methods, improving customer experience, and enhancing fraud detection.

### Card Fraud

Customer-centric, cross-channel, and cross-product fraud detection which protects ATM, PIN and signature POS, and Card-Not-Present transactions using a proven library of key risk indicators, multiple detection components, risk models, and customer and account profiling.

### Private Banking Fraud

Addresses the complexities facing the high and ultra-high net worth customers of private banks, applying targeted analytics to identify fraudulent payments among the legitimate transactions which are processed by these clients