NICE Actimize

Reduce Transaction Monitoring False Positives with Predictive Scoring

Right-Sizing Your Risk: Investigating the right alerts at the right time

Don't let your historical alert disposition, transaction, and entity data go to waste. Leverage this data to improve future alert management today using Predictive Scoring. Gone are the days of guessing which alerts will result in SARs. Predictive Scoring allows your investigators to prioritize alerts that will likely result in a SAR and hibernate those that won't so you can allocate your operations resources better.

Improve Alert Quality

Predictive Scoring uses historical alert disposition data and supervised machine learning to improve the accuracy of alert scoring, enabling your teams to prioritize high-risk investigations first. It identifies risk-increasing and risk-reducing features to better assess the level of risk associated with each alert.
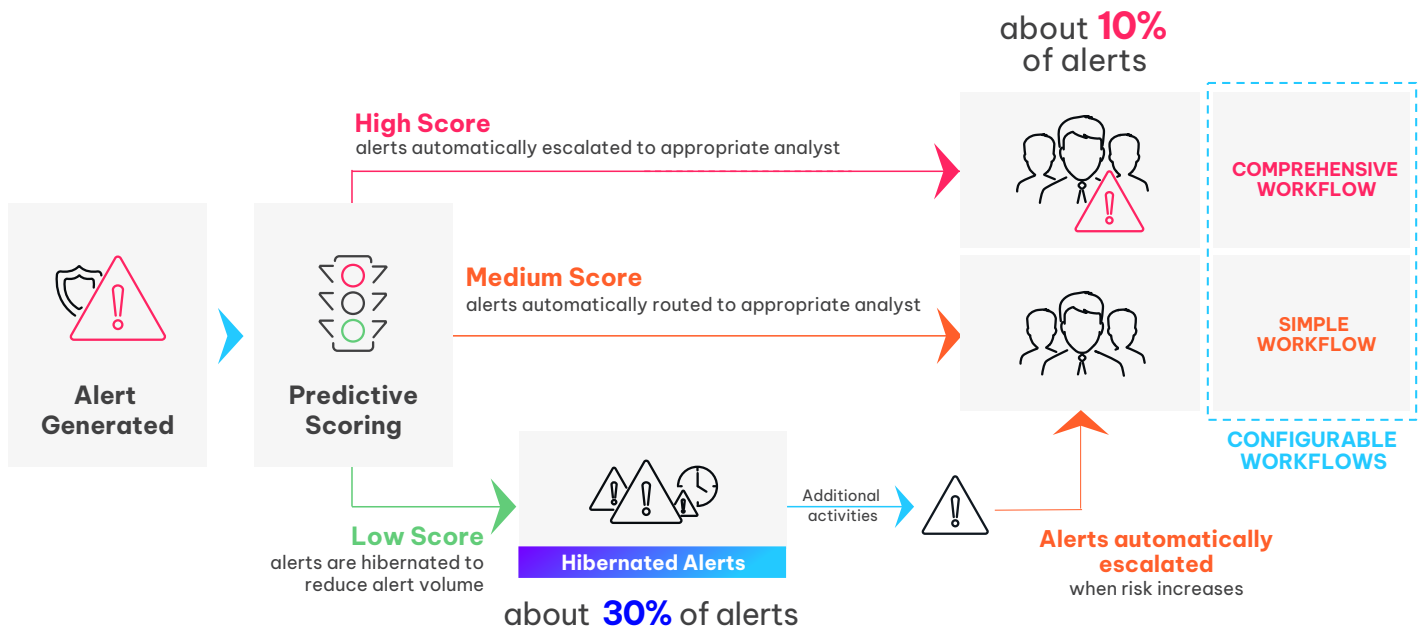
A feature could be anything in the alert or entity profile, including transaction patterns and profile attributes like account classification, occupation codes, and credit data. The predictive model uses these signals to assess the likelihood of an alert being an issue and returns a probability score of one to 100. This score is directly proportional to the estimated risk associated with the AML alert, with higher scores corresponding to more suspicious behavior.
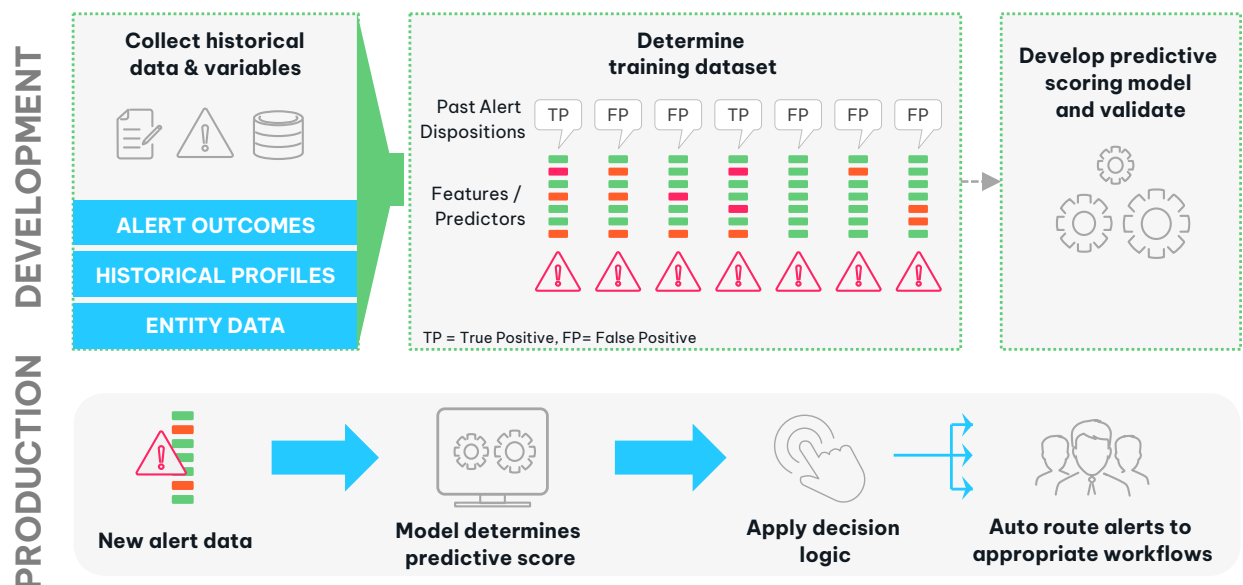
Reduce Average Investigation Time

Predictive scoring, when coupled with dynamic workflows and work allocation, enables you to get the right information to the right person faster. The predictive scoring model provides both a score and detailed explanation of the scoring rationale and risk features identified, enabling your investigators to accelerate their investigations with a comprehensive understanding of each alert and the rationale for the predictive score. The solution also has intelligent routing that can be configured to fast-track high-risk alerts to the most suitable investigators and hibernate low-risk alerts until additional unusual activity heightens the entity's overall risk. Using Actimize Policy Manager, you can easily set and adjust the escalation and hibernation logic based on your organization's risk tolerance levels (e.g., set it so you escalate all alerts with a predictive score of 90+ and hibernate all alerts below a predictive score of 20). After hibernation, all hibernated alerts remain available in a dedicated system queue for your use during investigative processes and for Below the Line (BTL) testing. The system automatically samples hibernated alerts and proactively advises you when your routing thresholds might need adjusting.

Alert Generated → **Predictive Scoring**

High Score
alerts automatically escalated to appropriate analyst

about 10% of alerts

COMPREHENSIVE WORKFLOW

Medium Score
alerts automatically routed to appropriate analyst

SIMPLE WORKFLOW

CONFIGURABLE WORKFLOWS

Low Score
alerts are hibernated to reduce alert volume

Hibernated Alerts

about **30%** of alerts

Additional activities

Alerts automatically escalated
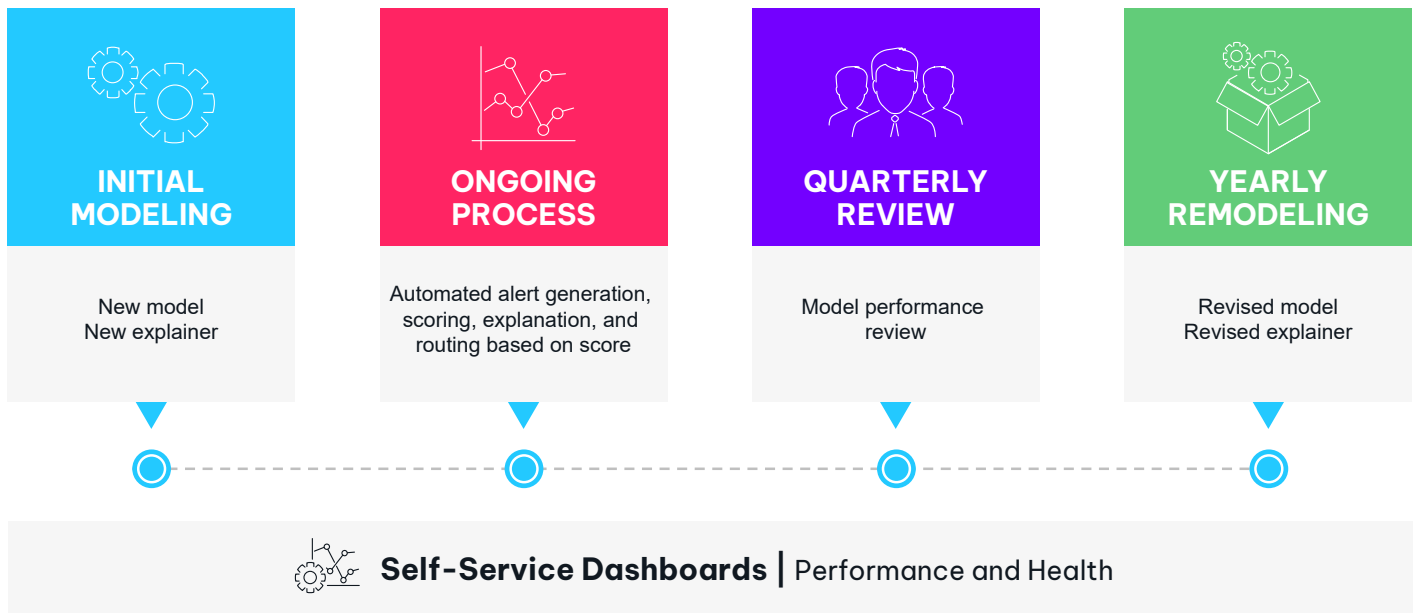when risk increases

Ensure Appropriate Investigative Actions

With NICE Actimize's Suspicious Activity Monitoring (SAM) workflow configurations, your organization can ensure dynamic, risk-appropriate investigative actions based on the alert type. Safeguard against investigators wasting time or missing critical investigative steps by guaranteeing the right investigative diligence is applied to higher risk alerts while streamlining actions for lower-risk alert investigations.

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Comply with Confidence

Our solution helps your organization comply with regulatory requirements by assigning high-risk alerts to the right investigators at the right time. When combined with SAR auto population and filing, you can ensure law enforcement receives accurate information focused on genuinely suspicious activity. We provide Model Risk Management (MRM) documentation and score explanations to support your organization in meeting regulatory requirements. We also offer analytics-led periodic model reviews and re-training to capture all the latest financial crime threats with Predictive Scoring.

INITIAL MODELING	**ONGOING PROCESS**	**QUARTERLY REVIEW**	**YEARLY REMODELING**
New model New explainer	Automated alert generation, scoring, explanation, and routing based on score	Model performance review	Revised model Revised explainer

Self-Service Dashboards | Performance and Health

Expedite investigations of truly suspicious activity. With SAM Predictive Scoring, you can better manage your risk, streamline your investigation processes, and improve efficiency of your financial crime program.