

NICE
Actimize

SAM-10

Suspicion Detected.
Confidence Activated.

Brochure

SAM: An Evolution in Transaction Monitoring

A Multilayered Defense to
Strengthen Transaction Monitoring



A Transaction Monitoring Evolution is Needed

Transaction monitoring is the cornerstone of financial crime programs, but over the years, it has suffered from persistent problems—slow and lengthy tuning cycles, limitations in typology coverage, and technology constraints. These persistent problems have resulted in organizations missing suspicious activity and unnecessarily distracting valuable resources with false-positives.

The complexities of transaction monitoring are also increasing, adding more pressure to already stretched resources. Transaction volumes are growing, regulations are mounting, and criminal typologies are continually evolving. To improve identifying and investigating suspicious activity, financial institutions need to take an entity-centric approach.

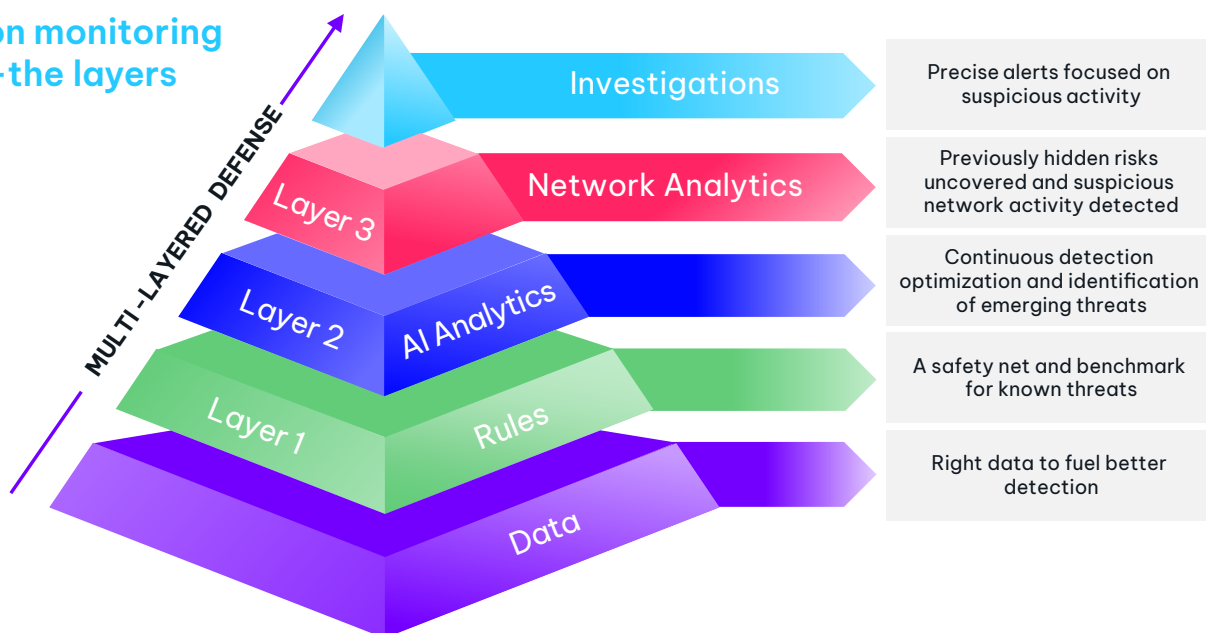
Embrace the latest advances in technology across transaction monitoring, while retaining the best of the proven technologies that are already in place. By adopting a new approach, you can:

- **Detect more suspicious activity** across all business verticals
- **Ensure an optimally performing system**, never fearing a new threat again
- **Increase the effectiveness of your resources**—Focus efforts on the real risks
- Be confident that you have a fully **transparent and compliant transaction monitoring** solution

Embrace the evolution with SAM

Accelerate the effectiveness of your transaction monitoring, detect more suspicious activity, and protect your organization with complete confidence. SAM offers three layers of defense, using the latest technology advancements, to ensure comprehensive monitoring and detection of suspicious activity.

Transaction monitoring evolution—the layers of success



Capture the Known Red Flags with Rules—The Safety Net

Have confidence with out-of-the-box rules that provide comprehensive coverage of known money laundering typologies and fuel optimization of machine learning analytics. Only NICE Actimize has over 20 years of knowledge built into our rules to provide effective suspicious activity detection.

The benefits of NICE Actimize rules:

- **Cover your risks** with comprehensive out-of-the-box coverage of all FATF money laundering typologies
- **Mitigate distinct AML threats** with user friendly self-development capabilities, build your own rules and your own machine learning analytics
- **Supercharge your machine learning precision** using risk signals derived from extensive rules-based features and disposition decisions
- Accurately benchmark and **check and balance your approach to advanced analytics**. Mitigate the risk of machine bias.

Rules ensure your organization is protected and always catches known money laundering threats, even if the advanced analytics don't.



Retail



Corporate



Correspondent



Wholesale



Private
Banking



Investment
Banking



Asset and
Wealth
Management



Money
Service
Businesses



Merchant/
Acquirers



Payment
Service
Providers



Gaming



Insurance



Trade
Finance



Capital
Markets



Crypto

Optimize Detection for Pinpoint Accuracy with Next-Generation Analytics

Increase your coverage, uncover more suspicious activity, and reduce your false-positives by harnessing the power of SAM's machine learning.



Eliminate basic, static customer segments and manage your risks at a more granular level with advanced, dynamic customer segmentation that fuels better monitoring and detection.



Reduce your noise and uncover more suspicious activity, while maintaining full model governance, with automated model tuning and optimization in as little as 2 hours.



Detect breakout criminal behaviors and outlying activities by monitoring transactions across your entire organization through Actimize's unsupervised anomaly detection.



Cut down on false-positive investigations and focus on investigating truly suspicious activity that requires SAR filing, using predictive analytics-driven scoring and routing.



Optimize your monitoring with collective intelligence-powered insights—use proven, optimized thresholds, and auto-generated rule suggestions, as well as pre-built detection models created and used by other financial institutions. Deliver optimized detection value from day one.

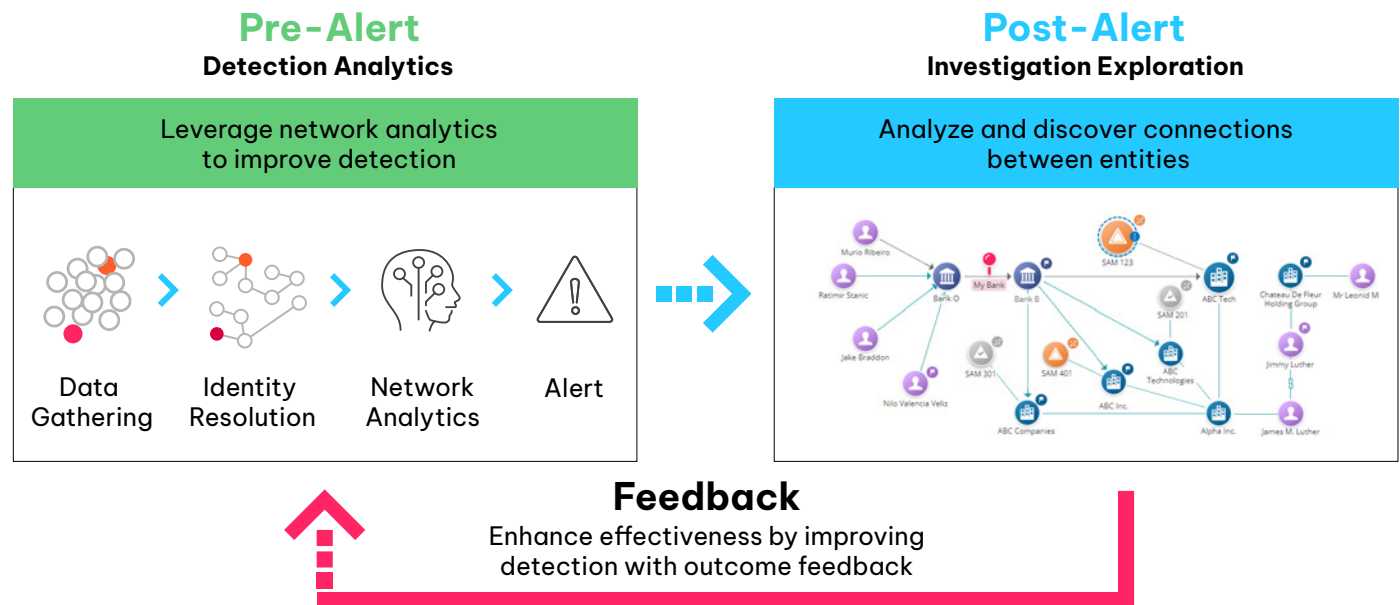


Build and operationalize machine learning models for AML detection using SAM's highly agile, self-serve development environment.

Catch Bad Actors with Network Risk Analytics

Criminals work with a network of enablers and counterparties to clean and move their illicit wealth. NICE Actimize network risk analytics help you uncover these networks and identify suspicious activity using the latest advances in technology.

SAM's network risk analytics combine data intelligence, identity resolution, and graph-based analytics to discover criminal networks and corporate structures, and accurately detect suspicious relationships and activity between counterparties.



Pre-Detection

- Uncover and analyze direct and indirect network risk
- Detect complex money laundering activity, such as human trafficking and multijurisdictional, business-to-business transactions
- Predict criminal activity by identifying growing or changing network graph patterns
- Identify more suspicious activity based on external criminal relationships and interactions between those relationships

Post-Detection

- Understand expansive network relationships with rich data enrichment
- Investigate suspicious activity faster through graph visualization of network relationships and suspicious connections
- Accurately see relationships and associated suspicion with easy-to-use graph exploration tools
- Achieve more consistent, informed, and accurate investigations with additional insights derived from understanding suspicious relationships

Accelerate Investigation Accuracy with an Entity-Centric Approach

Investigation teams can achieve faster, more consistent investigations without compromising on quality with automation, machine learning-driven dynamic workflows, data intelligence, and network graph exploration.

NICE Actimize's case management solution unites relevant data into a single investigative view, delivering alerts with the right information to the right investigator, at the right time. The result is an entity-focused investigation, which helps investigators make informed and accurate decisions quickly.

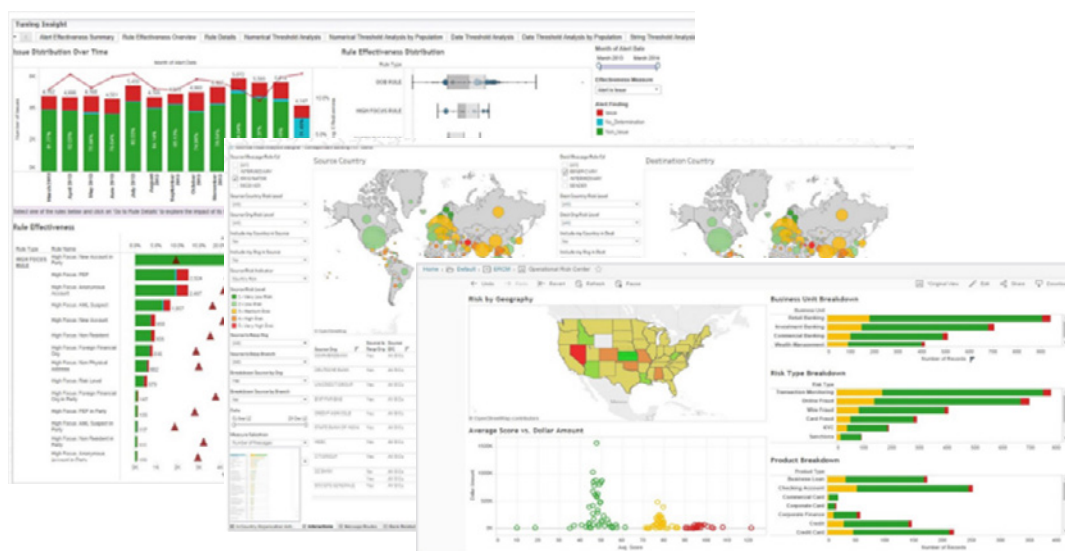


- **Expedite your investigations**, eliminating unnecessary steps and optimizing alert routing with dynamic workflows driven off of relevant risk factors, like alert type and severity
- **Quickly pinpoint suspicion** with an entity-centric view of each customer, integrated data risk insights, and network exploration
- **Illuminate behavioral changes over time** by tracing your entities' activity, relationship networks, and profile information back to any point in time
- **Automatically report suspicious activity** by minimizing your team's manual work and prevent common SAR reporting mistakes. Auto-populate, auto-validate, and e-file suspicious activity reports for multiple jurisdictions without leaving the case management platform
- **Continuously optimize with feedback** by maximizing the knowledge of your investigators by translating their investigation decisions into actionable data. Use investigation disposition decisions to optimize detection rules and analytics. A continuous feedback loop ensures your transaction monitoring system is always learning and adapting to maximize effectiveness

Comply with Confidence—Remain in Control of Risk with Full Management Oversight

Governance, explainability, and transparency remain key focus areas for regulatory agencies around the globe. They also are a cornerstone of any effective compliance program. Having the right management oversight tools to understand the performance of your teams and systems, understand customer risk, and have transparency into operational and investigative decisions is critical when taking a risk-based approach.

NICE Actimize has taken the guesswork out of understanding and managing performance and risk for you. With extensive tools and visual dashboards you can see, and quickly understand where you need to improve operational performance and mitigate risk.



- **Remain fully compliant** with auditability of all actions and decisions and full reporting for a completely transparent and explainable compliance process
- **Ensure complete model governance**, including for machine learning models. Understand the why behind the changes to your system and be confident that every decision is fully explainable
- **Understand operational issues**, like investigator throughput and process bottlenecks, with out-of-the-box insights and investigator performance dashboards
- **Gain visibility to customer risks**, including comprehensive correspondent risk dashboards covering respondent bank risk levels and counterparty concentration and activity risks
- **Reduce investigation rework** and foster continuous improvement with alert auto-sampling, analyst scoring and surveying, and feedback processes

Flexible Deployment Options

NICE Actimize solutions work around you—they can be deployed in a number of ways to meet your needs and scale as you grow, without compromising on effectiveness. Maximize return on investment with whatever option you choose.

1. Containerized on-premise deployment

Deploy faster than ever, getting maximum value at a minimal cost.

2. SaaS cloud deployment

Get multiple benefits including quicker implementation, a versionless solution, scalability as your business grows, and significant cost reductions.

Join the Transaction Monitoring Evolution with SAM

SAM can take the effectiveness of your transaction monitoring to the next level with its multi-layered, entity-centric approach.

Detect more suspicious activity, reduce your false positive volumes, and continually optimize to ensure you're always monitoring and detecting relevant suspicious activity.

**Transaction Monitoring needed an evolution to improve effectiveness.
It's here with SAM.**

SAM-10

**Suspicion Detected.
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See SAM-10 in action.

→ **Contact us**

Know more. Risk less.

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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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