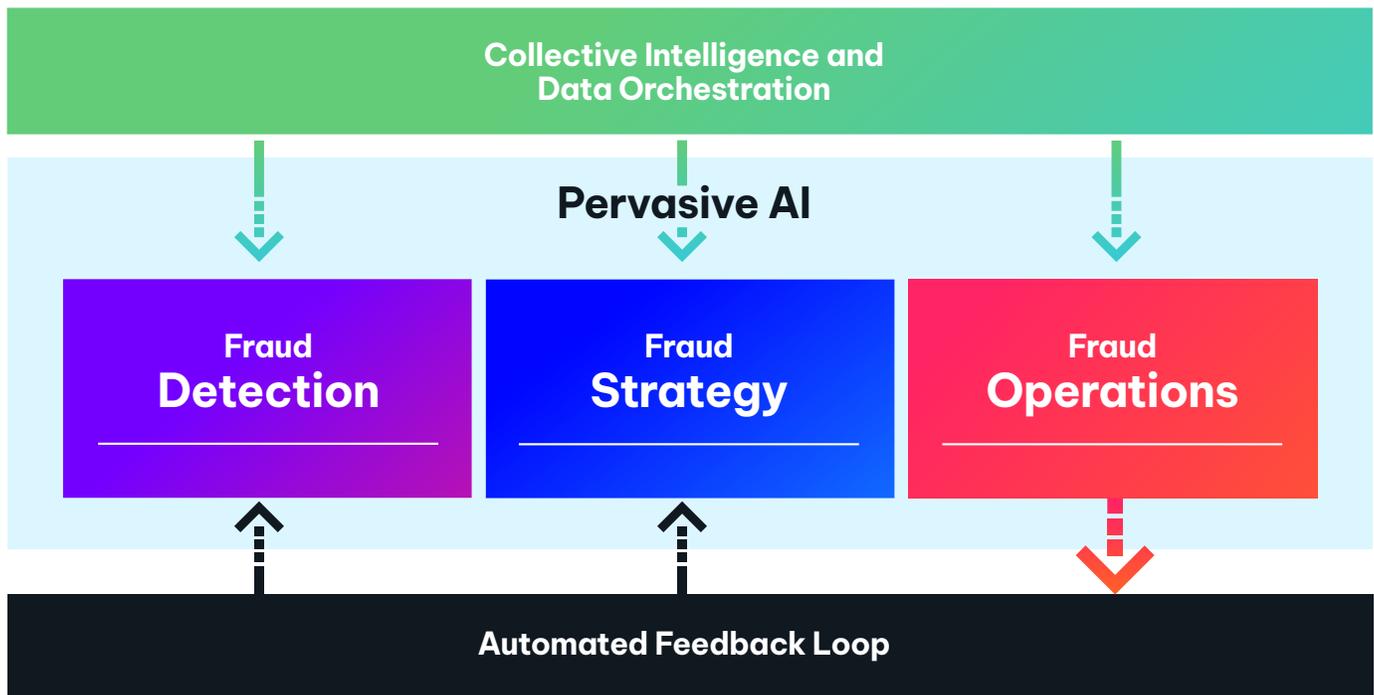


Brochure

# IFM: Prevent Fraud with Pervasive AI

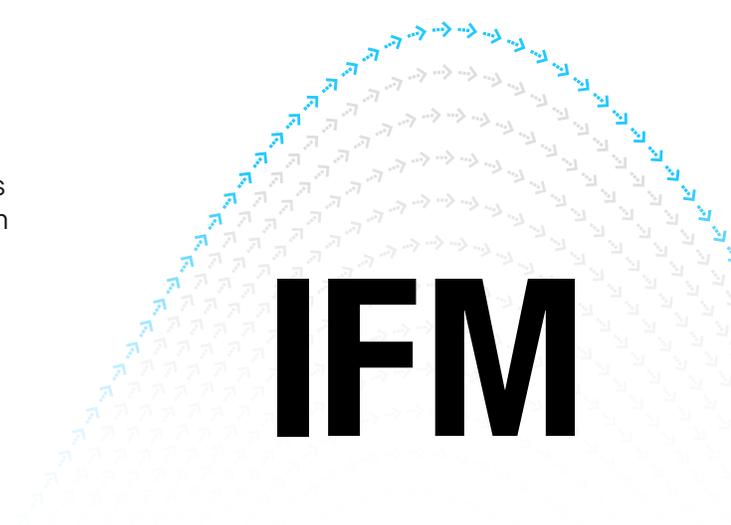
In the era of digital dominance, payment methods have gone virtual, unleashing a surge of fraud threats. Financial institutions (FIs) are on the frontline, grappling with these escalating risks. They must walk a tightrope, fending off fraud while delivering safe and frictionless customer experiences.

NICE Actimize’s Integrated Fraud Management (IFM) platform uses advanced AI pervasively across all Enterprise Fraud Management, from detection and strategy through fraud operations and investigations. This is fueled by IFM’s intelligent data orchestration capabilities, which deliver the right data and industrywide insights at the right time, providing comprehensive fraud controls and the agility needed for real-time fraud prevention.



### Pervasive AI to Combat Evolving Fraud

Powered by the industry’s smartest AI, NICE Actimize stops fraud before losses occur with detection and decisioning in milliseconds and self-learning capabilities that adapt and scale to meet your organization’s specific needs.



## Collective Intelligence

Fraudsters don't stop at one target. They spread their attacks across the industry. With IFM, FIs receive industrywide comprehensive insights into new and emerging threats, enabling advanced detection and proactive prevention to combat fraud.

### Collective Intelligence Models

These federated ML models draw on data and insights from across the industry, eliminating the need for extensive model training. They provide value on day one for new IFM users and enable existing users to adapt rapidly to new threats.

### Expert Features-on-the-Fly

Access to an unparalleled industry-wide view of fraud data enables FIs to instantly access and implement sophisticated detection features tailored to the latest fraud typologies.

### Industry Benchmarks

Benchmarking reports provide FIs with a clear understanding of their performance relative to industry standards, highlighting areas of strength and identifying opportunities for improvement. By comparing fraud detection and prevention measures against these benchmarks, FIs can strategically refine their approaches.

## Fraud Detection

IFM's cutting-edge AI and ML capabilities, typology-based multi-model detection, and robust entity risk scoring—all enhanced by network analytics and powered by collective intelligence—stands at the forefront of a paradigm shift in fraud prevention. IFM equips FIs to combat fraud with unprecedented precision and agility, safeguarding institutions and their customers against scams and the constantly evolving threats of financial crime.

### Typology-Based Risk Scoring

Using multiple AI/ML models simultaneously across various channels and payment types provides a comprehensive defense while enabling superior detection capabilities for Account Takeover (ATO), scams, and money mule activities.

### Entity Risk Scoring

Analyze customer and account behaviors, transactional history, and other risk signals to proactively identify the likelihood of a customer falling prey to a scam. IFM's Customer Vulnerability Insights ward off scammers and protect customers and FIs with superior scam prevention.

### Network Analytics

Uncover previously unknown relationships and risk attributes to identify bad actors and inferred risk for robust fraud prevention to expose money mules and stop rings.

## Fraud Strategy

IFM provides comprehensive AI-driven strategy management for enterprise fraud programs. Fraud strategists can easily create, simulate, and activate strategies on a unified platform, ensuring a robust defense against fraud with continuous performance measurement. This AI-driven approach measures and manages rule updates to improve detection rates, minimize false positives, and enhance FIs' overall fraud prevention effectiveness.

### AI-Driven Policy Optimization

IFM revolutionizes fraud strategy with AI, enabling strategists to discover, simulate, assess, and immediately deploy policy and rule changes into production, to stop new fraud attacks and ensure optimal outcomes.

### Generative AI-Powered Strategy Recommendations

Leveraging generative AI, IFM provides concise, data-driven strategy insights and recommendations based on existing rule performance and Actimize's collective intelligence. This accelerates an FI's ability to adapt policies and rules directly impacting fraud prevention efforts with precision and speed.

## Fraud Operations & Investigations

IFM's alert triage, claims, and investigations capabilities, enhanced by generative AI, offer comprehensive intelligence in an intuitive visual format. This empowers operations teams to make informed decisions swiftly and leverage existing customer and account insights plus transaction history to manage claims and minimize losses.

### Comprehensive Claim & Loss Management

Full claims management, from intake through generative AI enabled and enriched investigations, ensure losses are minimized, while recoveries are tracked and maximized. Comprehensive capabilities are purpose-built to ensure pending and future regulatory compliance.

### Automated Feedback

IFM's automated feedback loop delivers claims and investigative intelligence, into detection analytics and fraud strategies that strengthen an FI's overall fraud prevention program.

### Automated SAR filings

Populate SAR forms and leverage generative AI to create narratives based on case and alert details to streamline compliance and reduce error-prone manual efforts.

## Intelligent Data Orchestration

No code integration and intelligent orchestration of data from any source, including internal systems, third-party services, or Actimize Marketplace partners, ensures the seamless delivery of real-time data and intelligence across the fraud management ecosystem. This integration is crucial for enhancing fraud detection capabilities, informing strategic decisions, and optimizing operations.

## Realize the Benefits of a Single Fraud Platform

Consolidating into a single platform offers enhanced benefits across the entire fraud management life cycle while fully automating the fraud intelligence feedback loop.

- Realize agile, scalable, and accurate fraud detection and management, from account opening through claims and investigations
- Address emerging fraud threats proactively with Actimize's unparalleled Collective Intelligence
- Ensure consistency, transparency, and compliance
- Protect real-time payments with typology-based detection across all channels and payment types
- Manage claims and minimize losses effectively with end-to-end fraud management

**Discover how IFM with Pervasive AI can transform your fraud prevention program.**

[→ Schedule a demo](#)

**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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