Brochure

Xceed AI FRAML

Unified Fraud and AML Platform for small to midsize financial institutions

NICE Actimize

Purpose-Built Precision for Fraud and AML Protection

Xceed AI FRAML uniquely integrates Fraud Prevention and Anti-Money Laundering (AML) compliance into a single, intuitive platform specifically designed to solve the compliance challenges faced by credit unions, community banks and small to mid-sized financial institutions. From customer onboarding and ongoing risk monitoring to unified case management and simplified regulatory filings. Xceed AI FRAML has Agentic AI woven into throughout optimizing every stage of the financial crime lifecycle; reducing manual workloads, cutting false positives, and delivering real-time insights, these agents allow teams to focus on truly critical tasks—improving accuracy, efficiency, and compliance effectiveness.

Specialized AI Agents – Tailored for Fraud and Financial Crime Prevention

Fraud Alert Optimizer	Smart Segmentation	Case Summarization & SAR Narrative	Transaction Monitoring Optimizer
Fraud Alert Optimizer Cuts alert triage time by up to 80%, eliminating false positives	Groups transactions dynamically to refine AML tuning	Saves up to 90% of analysts' time by automating Suspicious Activity Report writing	Reduces false positives in monitoring alerts by 60%

Comprehensive Fraud & AML Coverage

Fraud Prevention & Management

- **Real-Time Payments Fraud Prevention**
  - » Instantly identify and proactively block fraudulent activity in real-time payments, including RTP and FedNow, using advanced AI-driven analytics tailored to protect your institution and customers.

- **Account Takeover (ATO) Protection**
  - » Advanced behavioral profiling and anomaly detection proactively identify and halt unauthorized access attempts, safeguarding both retail and business accounts from sophisticated takeover attacks.

- **Check Fraud Detection with Image Analysis**
  - » Automated check image analytics rapidly identify altered, forged, or counterfeit checks, proactively detect deposit fraud schemes, streamline review processes, and significantly reduce losses.

→ **Get Started Now**
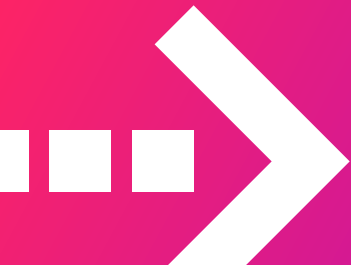
- **ACH Fraud Prevention**
  - » Proactively detect and mitigate ACH fraud, covering both Origination (ODFI) and Receipt (RDFI) transactions with specialized analytics.

- **Wire Fraud Detection & Prevention**
  - » Instantly analyze wire transfers using sophisticated, real-time analytics to rapidly identify and mitigate fraudulent wire transactions, protecting your institution from financial loss and reputational damage.

Xceed AI FraudDesk

Xceed AI FraudDesk offers a ready-made fraud management team on demand. Fraud alerts, wire reviews, and suspicious transaction cases are handled swiftly by analysts and advanced AI Agents. This ensures you maintain a robust defense without taxing internal resources

- **Automated Fraud Triage** for online, ACH, check, and wire activities
- **Case Review & Dismissal** guided by advanced AI rules
- **Customer Document Intake** and AI Summaries for fast case resolution
- **Policy Tuning & Expert Oversight** to stay aligned with evolving threats

Advanced AML Compliance Capabilities

- **Comprehensive KYC & Customer Due Diligence (CDD)**
  - » Intuitive workflows and AI-driven automation verify customer identities and continuously assess risk with seamless integration into watchlists including PEP, negative news, and sanctions.

- **Real-Time Screening**
  - » Immediate interdiction of suspicious transactions through inline, real-time screening against OFAC and other critical watchlists, proactively ensuring compliance and reducing AML risk.

- **Intelligent Transaction Monitoring & Detection**
  - » Targeted AML analytics cover money laundering, structuring, terrorist financing, human trafficking, funnel accounts, international flow of funds, and human smuggling, providing precise alerts with significantly fewer false positives.
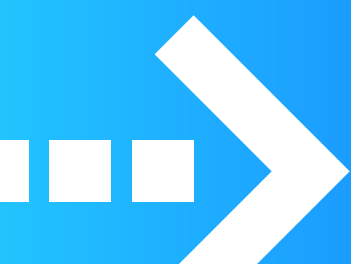
- **Smart Segmentation**
  - » Dynamically cluster customers based on dozens of attributes—transaction behavior, demographics, and more. It seamlessly adapts to new patterns, ensuring real-time accuracy.

- **SAR & Regulatory Reporting**
  - » Automated Suspicious Activity Report (SAR) preparation and direct e-filing capabilities with FinCEN, reducing manual workload and compliance risks, ensuring accuracy and timely reporting.

→ **Get Started Now**

Xceed AI AMLDesk

For organizations looking to streamline compliance operations, Xceed AI AMLDesk offers an outsourced, end-to-end AML service. Our experts and AI Agents handle alert triage, transaction monitoring, and case submissions, freeing your internal teams to focus on strategic decisions

- **Case Submission Support** across multiple transaction types
- **Smart Segmentation** to group entities with similar risk
- **Transaction Monitoring Optimizer** that continuously refines detection models
- **Document Intake & AI Co-Pilot Summarization** to reduce manual data entry

Unified Case Management & Investigative Excellence

- **Single-View Case Management Platform**
  - » Consolidate fraud and AML investigations within one cohesive platform, enabling consistent, efficient workflows from alert triage through resolution.

- **False Positive Reduction**
  - » Accurately filter out noise, enabling your investigative teams to focus exclusively on high-quality alerts and genuine threats.

- **Collaborative Investigation & Information Sharing**
  - » Facilitate secure, efficient internal and external collaboration directly within the platform, enhancing investigative effectiveness and regulatory compliance.

Reduce False Positives, Increase Efficiency with Xceed AI FRAML

Xceed AI FRAML brings together robust fraud protection, comprehensive AML compliance, and operational efficiency, all under a unified, adaptable framework. Powered by Agentic AI, it not only detects evolving threats in real time but also collaborates with your team to refine its strategies. By learning from analyst feedback and automating repetitive tasks, our AI agents reduce false positives, streamline investigations, and continually improve over time.

This means fewer manual processes, faster insights, and a fraud and AML program built to stay ahead of emerging risks. With specialized AI agents for everything from fraud alert optimization to automated SAR reporting, Xceed AI FRAML evolves with your institution's needs—enabling higher efficiency, better compliance, and reduced financial crime risk.

→ **Get Started Now**

Know more. Risk less.

About NICE Actimize

As a global leader in artificial intelligence, platform services, and cloud solutions, NICE Actimize excels in preventing fraud, detecting financial crime, and supporting regulatory compliance. Over 1,000 organizations across more than 70 countries trust NICE Actimize to protect their institutions and safeguard assets throughout the entire customer lifecycle. With NICE Actimize, customers gain deeper insights and mitigate risks. Learn more at **www.niceactimize.com**.