NFCE Actimize



OFFERING & PROTECTING FEDNOW SERVICES

The future of RTP is here. Are mid-market & small banks ready for the challenge?

Top Challenges: Offering FedNow Services

FedNow Service implementation, operationalization, and monetization may be stalled or derailed by potential challenges.



Legacy system incompatibility =

complex, time-intensive, or impossible integration with FedNow system.



Slow customer adoption = outreach and education to encourage adoption.



Outdated systems = minimal support for 24/7 system monitoring and availability.



High-value transactions = may not account for a significant area of the business.



Additional compliance = increased costs to ensure transaction security.

Top Challenges: Protecting FedNow Services

Small and mid-market banks face new risk management challenges in a high-velocity threat environment and instant payment landscape.



Complex scams & fraud = linked with faster payments and RTP due to payment irrevocability.





Rules-based fraud detection systems = inadequate against diverse fraud typologies throughout all channels and mechanisms.



Surging transaction volumes = hinders timely detection of fraudulent transactions.



Data silos = lack of early fraud attack detection and intervention prior to money movement.



Manual reviewing processes = inefficient investigations and frustrated analysts.



Risk vulnerabilities = from leaked personnel data, expired SSL certificates, and poorly secured email networks.



Insufficient data = risk engines cannot adequately perform with the FI's systems.

Fraud Prevention Developed for Small & Mid-Market Banks

NICE Actimize's integrated fraud and AML solution—Xceed FRAML —delivers contextual intelligence and safeguards faster payment launches.



- Complete financial & compliance solution
- Best-in-class analytics insights
- Real-time threat mitigation
- Out-of-the-box AML & fraud models
- Adaptive to new threat vectors
- Automatic pattern & anomaly detection
- Contextually enriched customer profiles
- Real-time intervention for fraudulent payments
- Real-time account monitoring
- Automatic relationship & linkage discovery

Learn More

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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