

Forge Ahead with Purpose-Built AML Analytics

Bringing the Machine Learning (ML) to AML

Rules-based logic and human-driven analysis is not enough to identify and stop money laundering. Identifying criminal activity requires FIs to continuously optimize AML systems to adapt quickly to ever-changing risks with perceptive, AI-fortified analytics. Organizations can focus on the truly suspicious activity by using analytics that address ongoing accuracy, coverage, and efficiency challenges.



“An AML and CFT regime that merely accounts for new threats is not sufficient. In some cases, we face the same threats we always have, but they’re amplified by financial innovations and new technologies.”
– Him Das, Acting Director, FinCEN¹

AML Analytics Toolbox

Not every AI tool is fit for purpose. Financial service organizations that focus on tangible, proven, and scalable solutions that address existing business challenges and objectives see the best return on investment (ROI).

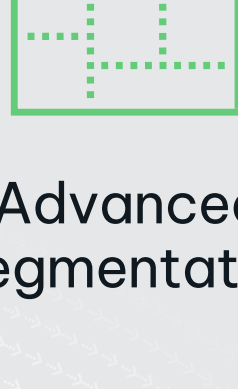
The ideal AML AI toolbox includes:



Identity Resolution



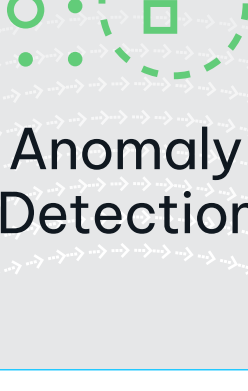
Network Analysis



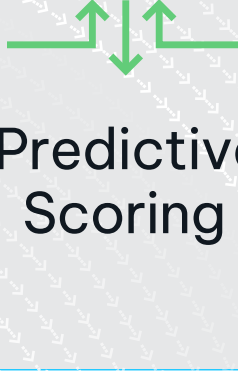
Advanced Segmentation



Automated Rule Tuning



Anomaly Detection

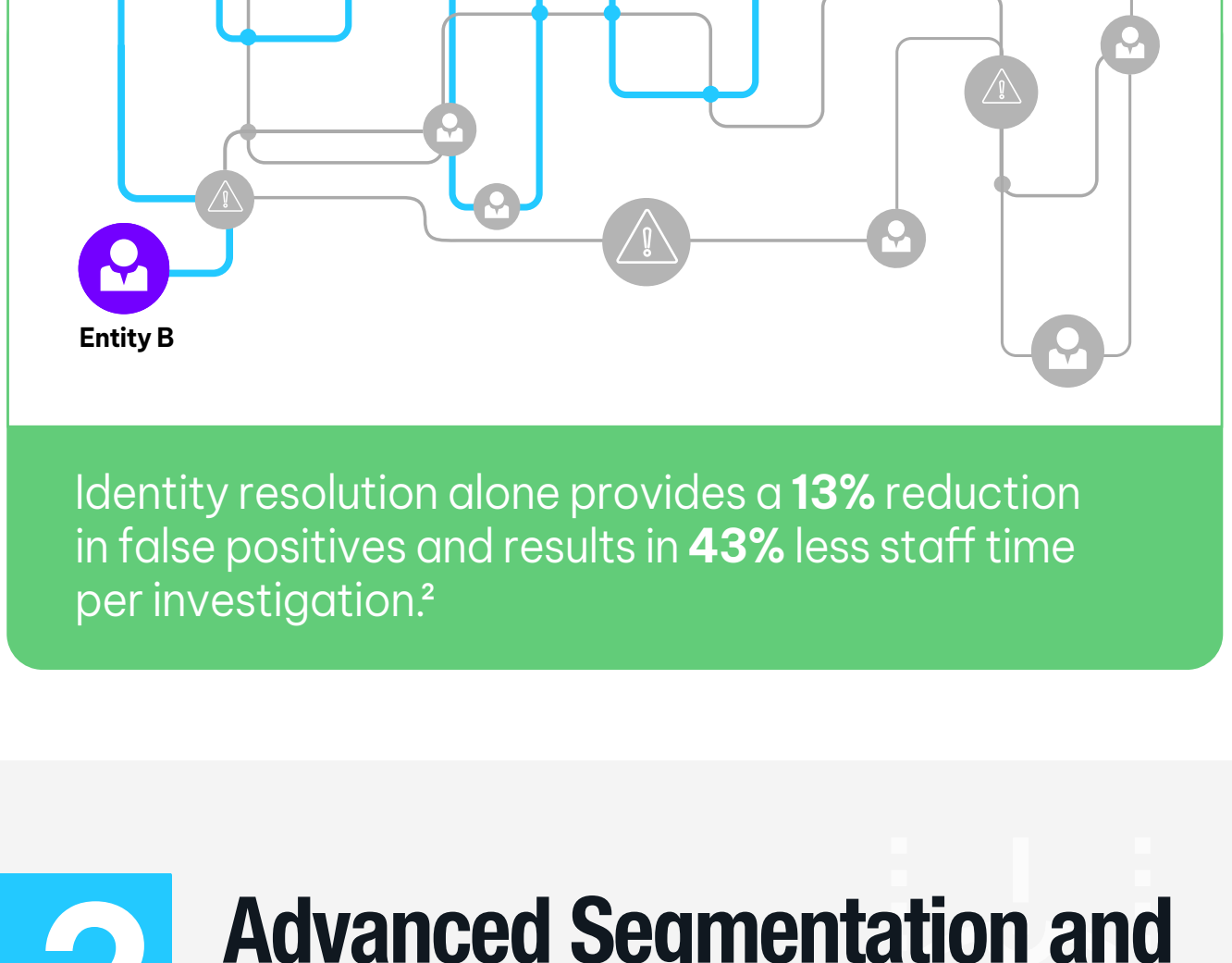


Predictive Scoring

TOOL KIT 1

Identity Resolution and Network Analysis

Identity resolution and network analysis maximize effective outcomes by improving the accuracy of AML monitoring, detection, and investigation through consolidated entity records, hidden or obfuscated data identification, and relationship network risk assessment.

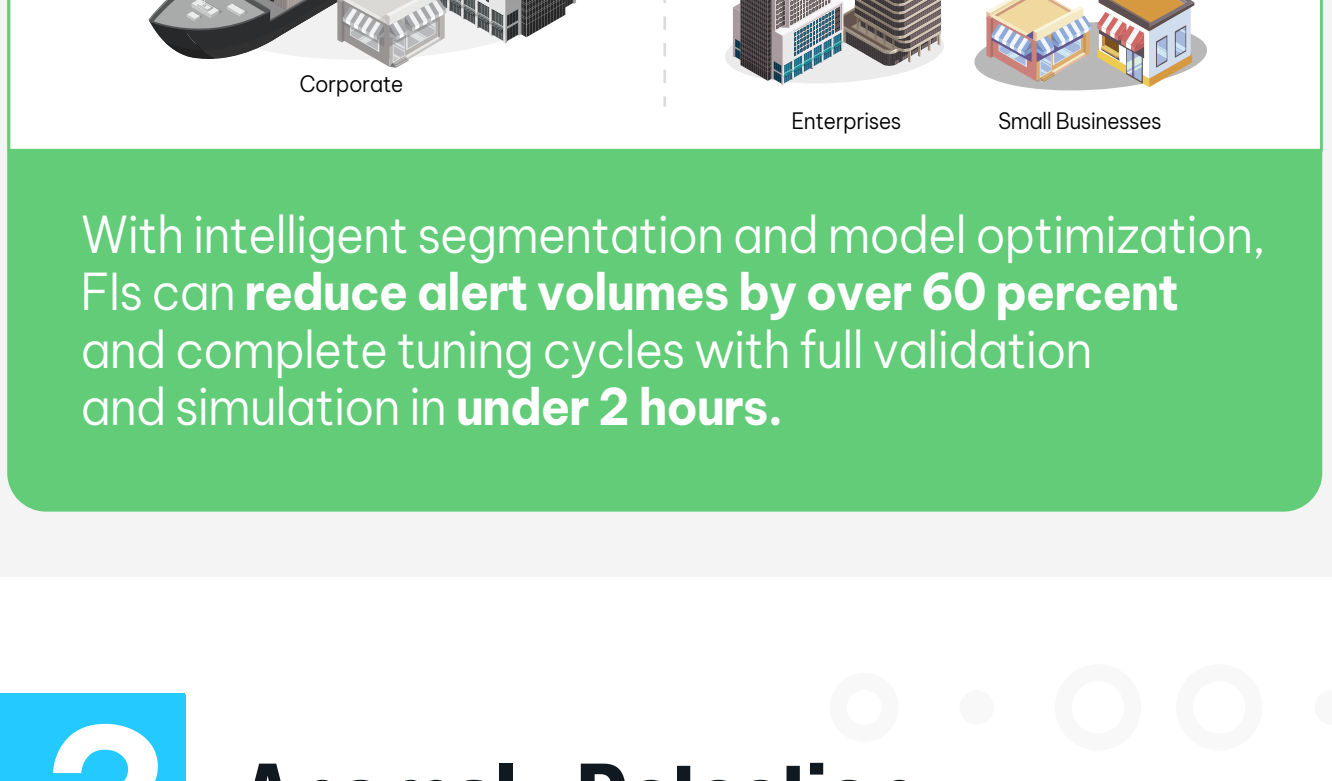


Identity resolution alone provides a **13%** reduction in false positives and results in **43%** less staff time per investigation.²

TOOL KIT 2

Advanced Segmentation and Automated Model Optimization

Advanced segmentation and automated model optimization reduce noise and improve suspicious activity detection accuracy through tailored, supervised, and unsupervised machine learning-driven behavioral analysis.

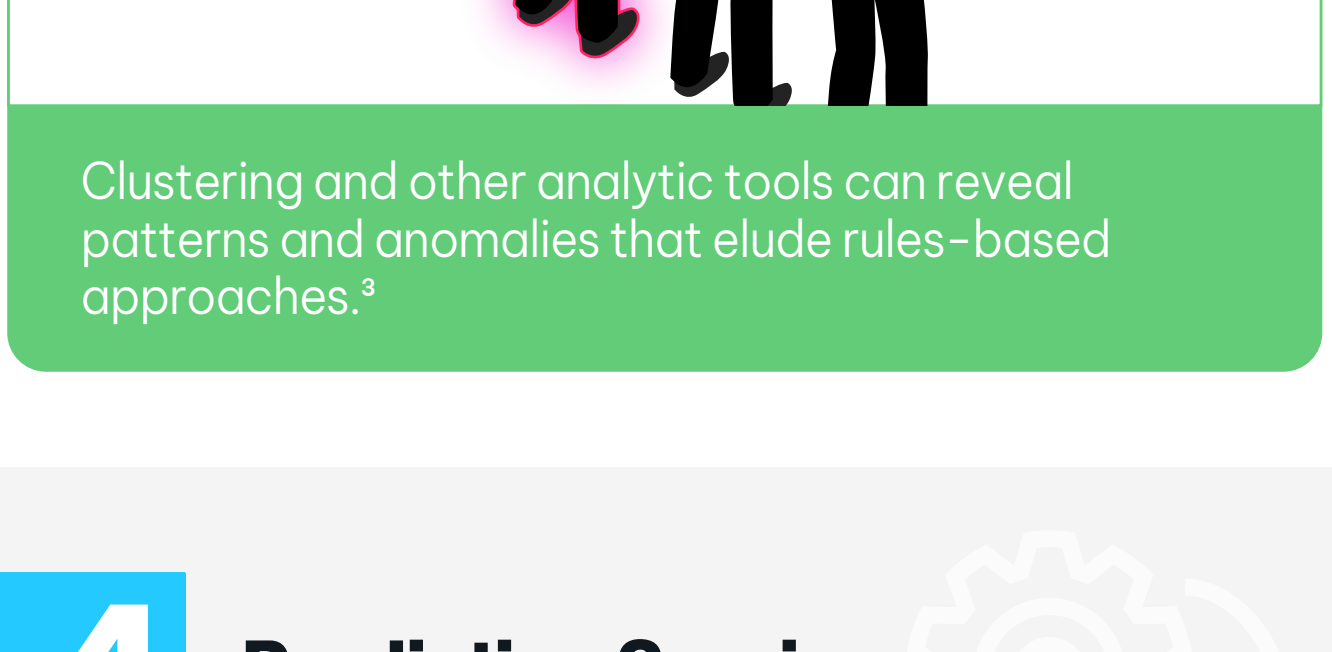


With intelligent segmentation and model optimization, FIs can **reduce alert volumes by over 60 percent** and complete tuning cycles with full validation and simulation in **under 2 hours**.

TOOL KIT 3

Anomaly Detection

With anomaly detection, FIs can identify and mitigate previously unknown risks, expanding the coverage of their ongoing risk monitoring and detection.

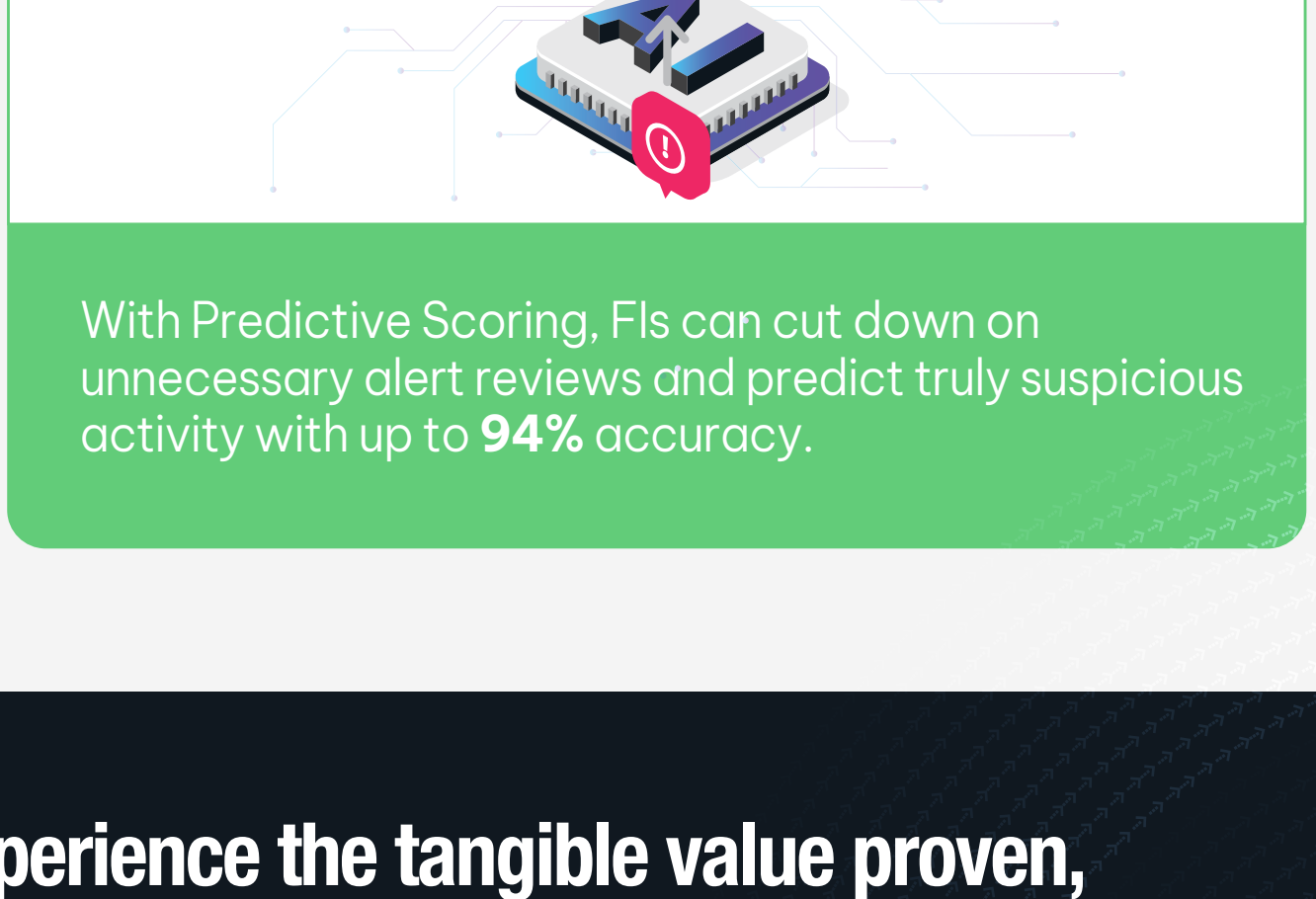


Clustering and other analytic tools can reveal patterns and anomalies that elude rules-based approaches.³

TOOL KIT 4

Predictive Scoring

FSOs can reduce alert workloads and focus on truly suspicious activity with AI-fueled alert scoring and routing. Predictive Scoring hibernates alerts unlikely to require filing. It directs attention to high-risk reviews that pinpoint suspicious activity with precision, for state-of-the-art risk mitigation.



With Predictive Scoring, FIs can cut down on unnecessary alert reviews and predict truly suspicious activity with up to **94%** accuracy.

Experience the tangible value proven, purpose-built AML analytics can deliver with NICE Actimize.

[Request a Demo >>](#)

Prepared Remarks of FinCEN Acting Director Him Das, Delivered Virtually at the American Bankers Association/American Bar Association Financial Crimes Enforcement Conference | FinCEN.gov. (2022, January 13). Retrieved from <https://www.fincen.gov/news/speeches/prepared-remarks-fincen-acting-director-him-das-delivered-virtually-american-bankers>

Fearnley, B., & Marden, M. (2017, August). The Business Value of Entity Resolution Solutions

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