

Sales Practices & Suitability

Financial Markets Compliance
Solutions

Intelligent Surveillance for Supervision and Suitability

Rising Regulatory Challenges for Investment Advisors

Regulators raised the compliance bar for wealth managers, independent broker dealers and registered investment advisors. To succeed today, you need to detect prohibited sales practices, uncover investment advice that's not suitable for a client, review the daily flood of transactions, identify risky brokers and respond quickly to emerging regulations. NICE Actimize has been helping firms clear the bar and thrive for nearly two decades.

Efficiently and Cost Effectively Clearing the Regulatory Bar

Actimize Sales Practices & Suitability is an open solution that helps you uncover when investment advice is not suitable for a client, detect prohibited sales practices and establish a risk-based process for reviewing transactions. An arsenal of 140+ analytical models and a library of reports helps you detect churning, incorrect breakpoint discounting and whether an advisor's advice is aligned with the client's investment goals and finances. Organizations can supplement this with custom rules created by a business or non-technical user. You can also scan the Broker Risk Dashboard to discover high risk brokers that pose a threat to investors, especially senior investors. Of course, alerts and risks must be investigated – our award-winning case manager Actimize ActOne, helps ensure your investigations are efficient, effective and auditable.

Custom Rules: No Additional Charge

Our open analytics platform helps business users create custom rules, eliminating professional services fees other vendors charge. It also gives you the ability to quickly respond to fast approaching business or regulatory mandates. The custom rules you create leverage all the data and calculations in the platform.

Manage and View Risk at a Client Level

Enable your business to view a client's risk and the suitability of recommendations across all their accounts. Supporting unlimited house holding structures, the Actimize Client Review models analyze the client's asset concentration across all accounts and generates alerts when it exceeds their risk threshold. This helps you optimize performance and ensure clients receive the appropriate breakpoint discounts.

Reduce Your Workload with Risk-Based Transaction Reviews

Take advantage of FINRA's rule permitting firms with a risk-based transaction review process to only review high risk transactions instead of each one. Filter and review risky transactions – complex instruments, orders by seniors – and route them to proper reviewers. Further simplify branch manager work by enabling them to easily filter on trades within the branch.

Complete Package for Sales Practices and Suitability Compliance

Proven analytical models

Ensure a manageable volume of alerts and efficient use of analyst resources with intelligent risk scoring and fine-tuned thresholds. Detect sales practices irregularities across multiple asset classes with analytical models covering:

Transaction and account review

- Suitability of portfolio
- Commission to equity ratio
- Market-adjusted loss in equity
- Turn-over rate
- Fee-based accounts analysis
- Mutual fund/Variable Annuity market timing
- Suitability of trade

Efficiently Execute Investigations

The ActOne case manager enables you to efficiently execute investigations by automating workflows, requests for information, story creation and more. Effectively resolve investigations according to internal compliance protocols with predefined investigation workflows and dashboards enabling managers to monitor performance and trends to quickly and proactively assess overall program effectiveness.

Quickly Identify High Risk Brokers

Use the built-in Broker Risk Dashboard for an intuitive and instant view of the risk posed by individual brokers. Easily identify improper practices, satisfy regulatory inquiries, and help ensure transparency across the enterprise with an audit trail of all user activity, alerts and actions taken.

Enterprise wide platform

Consolidate your wealth management, institutional trading and fraud detection on one platform and case manager. Realize cost savings in data infrastructure, deployment, training and support through the core capabilities of the Actimize platform.

Deep domain expertise and best practices

Deploy a robust enterprise-wide system, recognized by regulators around the world and used by top institutions. Gain a solution that remains at the forefront of functionality and compliance best practices with 100+ years combined experience of Actimize's on-staff subject matter experts as well as insights from client advisory councils of leading financial institutions.

Client Case Study: Risk-Based Transaction Review

Leading U.S. retail brokerage with 600+ offices and manually-intensive reporting and sign-off processes



Actimize solution provided electronic review and approval based on identification of exceptions



Significant improvement in effectiveness and a major reduction in supervisor effort and response time



Why NICE Actimize

Safeguarding the financial industry by preventing, detecting, and investigating financial crimes

Focus

Focus exclusively on enabling predictive, preventative compliance for regulatory and reputational risk.

Knowledge

Complete and packaged suite of offerings across all asset classes, instruments, markets, communications, and global jurisdictions.

Experience

Experience with wide spread deployments across financial institutions globally.

Partnership

Single view of risk allows you to safeguard your firm and clients and grow your business

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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