



# Protecting Your Organisation from Within

We are market leaders in partnering with financial institutions to mitigate fraud.

PwC has a very deep understanding of the financial services market and client experiences with a range of fraud technology solutions, including very importantly from the client perspective, where we have integrated technology in operational fraud models. We know where the existing gaps and pain points are, and we have a view of what **the art of the possible should be**. Our SME knowledge and technical expertise combined with Bottomline's Insider Threat Management solution will enable you to build a more resilient, integrated fraud prevention strategy.

## Introducing Insider Threat Management

Uncovering hidden risks within your organisation is crucial to maintaining security and trust. When internal controls fail, companies may face regulatory fines and reputational harm.

Bottomline's Insider Threat Management solution **helps you detect internal risks** such as data leaks, policy violations and unusual employee behaviour, through smart monitoring and advanced analytics. The solution can also **identify and address potential issues before they escalate**.



### Record & Replay

- Complete insight into user actions through screen-by-screen replays of user activity, ensuring privacy compliance.



### Activity Monitoring

- Detect unusual activity patterns, such as after-hours access or unauthorised changes in sensitive applications.



### Policy & Procedure Protections

- Identify unusual changes in payment details to help ensure adherence to authorised procedures.



### Link Analysis

- Visual Link Analysis to reveal connections, highlight suspicious activity, and uncover the bigger picture.



## Working with PwC and Bottomline allows you access to:



### Real time alerts

Immediate action before data or money is lost, including screen-by-screen replays of user activity giving a complete insight into user actions.



### Powerful insights

Reduced investigation times, strengthened fraud defences and compliance with Failure to Prevent Regulations.



### Operational support

Support with fraud advisory and access to on-site forensic analysts.



### A team of experts in fraud and technology

PwC's team with decades of fraud SME in the UK and other global regions are coupled alongside highly experienced data science and software engineering experts, to create a powerful and unrivalled team.



### Competitive and attractive market pricing

Delivering strong return on investment, at a compelling price point.



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## Failure to Prevent Fraud

The Economic Crime and Corporate Transparency Act 2023 introduced a new '*failure to prevent fraud*' corporate offence. The guidance was issued by the Home Office on 6 November 2024 and will bring the offence into effect on 1 September 2025.

Bottomline's Insider Threat Management solution supports compliance with this legislation by:

- **Identifying High-Risk Behaviour** - Proactive detection of suspicious activity
- **Providing Robust Evidence** - Record & Replay provides timestamped, verifiable evidence of user activity
- **Streamlining Workflows** - Enables structured investigations and documentation, helping you meet regulatory standards

Any organisations who were waiting for the guidance should now prioritise planning for their compliance. Whilst the expectation is for organisations to **implement proportional procedures**, most still need to be doing more before the end of the implementation period. The eventual market leaders will be those that proactively adopt technologies to strengthen fraud prevention and compliance efforts.

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