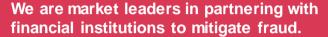
Protecting Your Organisation from Within



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.



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-byscreen 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.



Contacts:



Harry Holdstock PwC UK harry.g.holdstock@pwc.com



Stuart McMeechan PwC UK stuart.mcmeechan@pwc.com

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.

This publication has been prepared for general guidance on matters of interest only, and does not constitute professional advice. You should not act upon the information contained in this publication without obtaining specific professional advice. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and, to the extent permitted by law, PricewaterhouseCoopers LLP, its members, employees and agents do not accept or assume any liability, responsibility or duty of care for any consequences of you or anyone else acting, or refraining to act, in reliance on the information contained in this publication or for any decision based on it.

© 2024 PricewaterhouseCoopers LLP. All rights reserved. 'PwC' refers to the UK member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structurefor further details.