

Checklist

Is your fraud defence ready for modern banking threats?

Stay ahead of fraud: The 5 must-haves for smarter defences

Online fraud has surged as fraudsters adapt to technological advancements, testing the defences of banks and financial institutions. Meanwhile, customers demand secure, seamless experiences across devices.

Your fraud management system needs to do more than keep up - it should give you the upper hand.

Here's a quick checklist to assess whether your system ticks all the boxes.

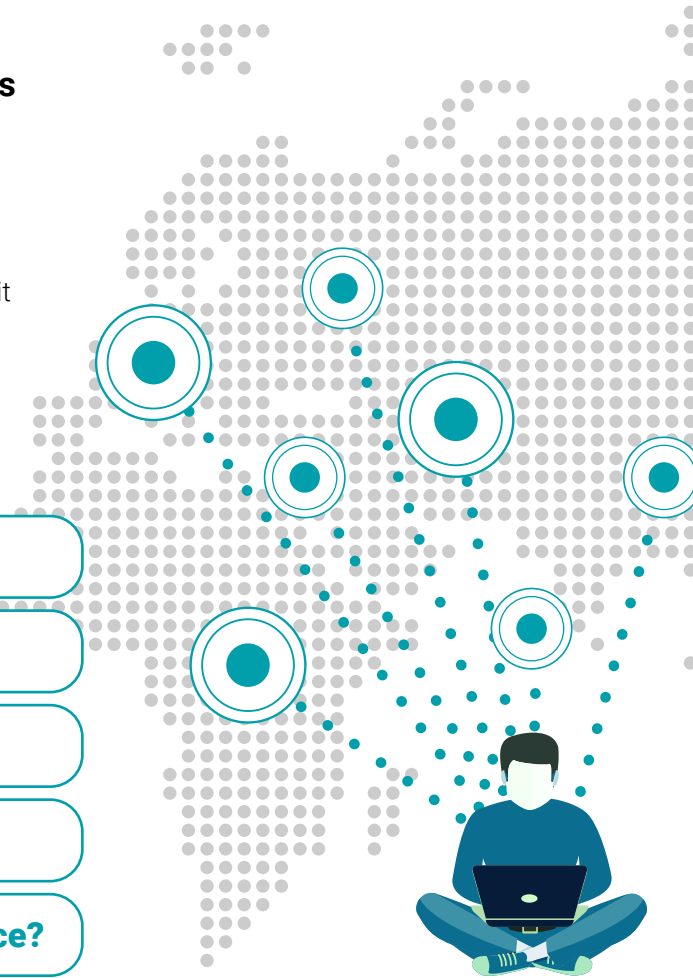
1. Can you see everything you need?

2. Does it act fast enough?

3. Are anomalies easy to spot?

4. Is response setup a breeze?

5. Does it include tailored threat intelligence?



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The increasing sophistication of cyber threats requires banks to adopt advanced tools and strategies to ensure resilience and protect their customers.”

European Banking Federation (EBF)

1. How much detail can your system actually show about user activity?

The more you know about each session, the sharper your response can be. A fraud management system should provide detailed, session-level visibility that goes beyond basic risk scores. When you can track even the smallest behaviour patterns, identifying new attack methods becomes quicker and more effective.

Ask yourself:

To what extent can your system provide detailed insights into user activity?



2. Does it act fast enough?

Fraud detection isn't just about accuracy; speed matters just as much. Customers expect instant results, and delays can frustrate genuine users or let fraud slip through the cracks. A **top-tier system responds in under 300 milliseconds**, ensuring a smooth customer experience while keeping threats at bay.

Ask yourself:

Do you know how quickly your system reacts?



3. Are anomalies easy to spot?

Fraudsters evolve rapidly, but waiting weeks to uncover new patterns gives them a head start. The right tools should empower your analysts to focus on high-priority threats, using advanced techniques like behavioural intelligence, malware detection, and transactional risk analysis.

Ask yourself:

How long does it take your team to identify suspicious activity?



4. Is response setup a breeze?

Fine-tuning responses to specific threats shouldn't be a time sink. An effective system lets you configure rules effortlessly, ensuring smooth operation even under heavy attack. With automation, you can minimise risk and customer friction simultaneously.

Ask yourself:

How easy is it to create and deploy tailored responses in your current system?



5. Does it include tailored threat intelligence?

Staying ahead of fraudsters requires constant vigilance. Integrating bespoke threat intelligence ensures your team can focus on what matters, while external experts monitor the shifting tactics of attackers.

Ask yourself:

How well-supported are your analysts when it comes to tracking cyber threats before they result in fraud?



Fraud Extended Detection and Response (FxDR)

Finding a fraud management solution doesn't have to feel like a balancing act. Cleafy combines all the tools you need into a single, modular platform that integrates seamlessly with your existing systems.

- **Deep session visibility:** Understand every detail of your customers' interactions.
- **Instant response times:** Stop threats without delays.
- **Customisable automation:** Reduce friction while keeping users secure.
- **Expert threat intelligence:** Lighten your team's load and focus on strategy.

With Cleafy, you can enhance security without sacrificing usability.

About Cleafy

We are a team of cybersecurity experts, fraud hunters, data scientists, and engineers dedicated to keeping security and innovation tightly connected.

At Cleafy, we believe that true innovation is rooted in security and foresight. We're dedicated to empowering financial institutions to navigate an ever-changing landscape confidently, free from the threats of fraud and cybercrime.

Our mission is to assist financial institutions in transitioning from outdated fraud management systems to an advanced approach designed to counter today's and tomorrow's evolving threats. We deliver state-of-the-art technology that seamlessly integrates cybersecurity and fraud detection into one powerful platform. Through relentless innovation, collaboration with industry leaders, and proactive prevention, we empower institutions worldwide to outpace fraudsters, protect their operations, and set the industry standard for proactive fraud management.

Want to see it in action?

[Contact us](#) to explore how Cleafy can redefine your fraud prevention strategy. A quick chat with our experts could make all the difference.

