.Cleafy

One-pager

Cleafy and DORA: Supporting financial resilience without dependency

DORA: More than compliance - A call for operational resilience

In today's hyper-connected financial landscape, disruptions aren't a possibility, they're a certainty.

Cyberattacks, system outages, and data breaches pose constant threats. **The Digital Operational Resilience Act (DORA) came into effect on January 17, 2025**, to ensure financial institutions can maintain operations no matter what.

Rather than simply imposing additional regulation, **DORA prioritises resilience** - helping banks and financial institutions withstand disruptions **without compromising service**.

What DORA means for financial institutions

DORA mandates **resilience across the financial ecosystem**, ensuring not just internal security but also **robust vendor, service provider, and fintech partner management**. If one part of the chain fails, operations must continue.

Incident reporting
Rapid, structured communication during disruptions.

Resilience testing
Regular stress tests to identify vulnerabilities.

Recovery planning
Defined strategies to maintain operational stability.

Third-party risk management –
Ensuring vendors meet the same high standards as financial institutions.

Cleafy: Resilience without dependency

Cleafy enhances fraud detection **without disrupting operations or creating dependencies.** Our platform identifies potentially risky transactions through an enriched replica of bank traffic, **but does not directly intervene in payment processing.**

Because Cleafy **operates independently** of your banking technology stack, service disruptions **will not impact your service continuity**, ensuring that you remain in full control at all times.

Even in the **unlikely event of temporary unavailability**, your institution continues to operate as usual. While Cleafy's risk-enriched insights may be momentarily paused, fallback strategies, such as enforcing Strong Customer Authentication (SCA), can help maintain security and stability.

Cleafy's fraud detection solutions are an important but non-essential part of your operations.

We enhance your fraud prevention capabilities without being a critical component that could disrupt financial services if unavailable.

Transaction processing continues even without Cleafy's services.

Real-time risk assessments remain available, but final decisions remain with the bank - ensuring full control over transactions.

Redundancy and fallback strategies prevent any impact on banking operations in the event of disruptions.

Cleafy's role: A supportive, non-essential function

DORA defines an 'essential or important function' as one whose interruption could significantly impact a financial institution's financial performance, service continuity, or regulatory compliance. While Cleafy strengthens fraud detection and risk management, it does not meet these criteria because:

> **Financial stability and transaction processing** – Transactions proceed as usual, with or without Cleafy. Our system does not block transactions, it provides insights for fraud prevention.

> **Service continuity** – Cleafy operates asynchronously and independently from core banking systems, ensuring no disruptions even in rare cases of downtime. Banks retain full control over transaction approvals and authentication measures.

> **Regulatory compliance** – Banks remain fully responsible for fulfilling regulatory obligations. Cleafy's availability does not impact their ability to comply. Even in the rare event of downtime, institutions can maintain PSD2 and other compliance requirements by implementing alternative risk mitigation measures.

What's next?

DORA is about **strategic investments in resilience**, strengthening frameworks and reinforcing defences against cyber threats. **By design, Cleafy enhances fraud detection while preserving operational independence**, ensuring your institution meets DORA requirements without unnecessary dependencies.

Our **Fraud Extended Detection and Response (FxDR) platform** enables financial institutions to strengthen fraud prevention strategies **while remaining fully in control of their operations.**

Learn more ❯

To learn more about how we can help you, visit **cleafy.com** or email us at **info@cleafy.com**.
Trusted by leading Europeans and LATAM banks, boasting a 4.2 score on Gartner Peer reviews.

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