

Cleafy Nyx Autonomous Fraud Operations

Fraud has industrialised. The operating model defending it has not.

The attack is now a production system. One fraud pattern, deployed simultaneously across thousands of accounts, devices, and targets. Synthetic identities generated at scale. Authorised push payment campaigns executed in parallel. Account takeover coordinated across channels without manual effort.

Attackers now operate 1:many. Most fraud operations still run 1:1. One analyst. One case. One investigation at a time. Campaigns surface after losses accumulate. Additional headcount raises capacity incrementally. **The operating model remains bounded by human throughput. The model itself has become the constraint.**



Leading EU banking institutions
Live with Nyx since December 2025



Financial institutions
on the Cleafy platform: 173
End users protected globally: 250M+



EU AI Act non-high-risk
classification
Governance-ready by design

Why the shift is happening now

AI is already operating across customer service, software development, and internal operations. Regulated decision environments have moved more cautiously. Financial crime operations are becoming the next test case. Many institutions absorbed rising attack volume through overtime, prioritisation, and incremental hiring.

That model has run out of headroom at several of Europe's largest institutions.

The institutions that move first will hold a structural advantage inside this category.

Autonomous Fraud Operations

Built for **industrialised fraud attacks**, Nyx operationalises a new operating model for fraud defence inside regulated banking environments. Detection, investigation, decisioning, response,

and continuous adaptation at machine scale, without human throughput acting as the limiting factor. Leading European institutions are already in production.



1 - Observe
Nyx investigates



2 - Understand
Intelligence delivered



3 - Act
You decide



4 - Evolve
Nyx sharpens



Operating model resilience

A fraud function running at machine scale absorbs attack volume that breaks human-bounded operations. **Analysts are not removed from the function.** They move from investigation queues to oversight, strategy, and campaign governance. **The headcount ceiling is removed, not the headcount.**



At scale

At scale, the model does not degrade. Detection quality, case coverage, and control precision hold at full production load. **The model that ran in testing is the model that runs in production.**



Governance-ready by design

Nyx carries EU AI Act non-high-risk classification under **two independent legal grounds**: Annex III 5(b), Recital 58, and Article 6(3). Human authority is preserved at every consequential decision. Every step is logged, timestamped, and replayable. DORA, NIS2, and EBA requirements are satisfied without retrofit. **No other autonomous AI system** operating on regulated, money-moving decisions in European banking currently **holds this classification.**

See Autonomous Fraud Operations in action

Major European banking groups made this decision
in the last six months.

[Book a demo](#)

We walk you through how they did it and what the operating
model looks like at production scale.

.Cleafy NYX