



Pioneering the fight against online banking fraud through innovation

Milan, 23 January 2025 - Fraud is like a moving target. When you think you've nailed it, it shifts, finds a new disguise, and creeps back into the system. At Cleafy, we don't just keep up - we're setting the pace.

Why it matters to financial institutions

Fraud remains a relentless and increasingly sophisticated threat for banks and financial institutions. Cleafy's growing patent portfolio underscores its dedication to staying ahead of these challenges. These patented technologies enhance the platform's ability to provide proactive, precise, and scalable fraud prevention—all while ensuring the seamless experiences customers demand.

Patents aren't just about technology; they represent expertise and a mastery of complex challenges. Cleafy's innovations span technologies capable of predicting user actions, detecting unusual device behaviours, and flagging network anomalies embedded in real-world systems. Together, they actively address the rapidly evolving and ever-devious fraud landscape.

Take scams, for instance - those elaborate schemes where criminals manipulate victims into unknowingly handing over money. These attacks are anything but uniform. They adapt to their targets, leveraging psychology, technology, and timing. Cleafy's technologies don't just spot surface-level deceptions; they're designed to uncover the patterns that hide in plain sight.

Impact, rather than numbers

Cleafy's FxDR platform is where all this patented magic comes together. Think of it as the ultimate defence system, engineered to stop fraudsters in their tracks while keeping customer experiences smooth. Every patent plays a role in making this platform smarter, faster, and more adaptable.

It's not just about spotting threats but understanding how they evolve and responding before damage occurs. These innovations give financial institutions banks the confidence to face threats head-on.

A continuing mission

The fraudsters aren't stopping, and neither are we. Cleafy's patents are just the beginning of a journey to outthink and outsmart criminals. For every new scheme they dream up, we're working on technology that'll stop them in their tracks. Financial institutions can count on us to stay sharp, stay ahead, and keep their customers safe.



About Cleafy

Cleafy is a team of fraud hunters, cybersecurity experts, data scientists, and software engineers that since 2014 share the same dream: make technology a safer place. That's why Cleafy designed a technology that identifies and prevents financial fraud in real time, while ensuring a safe and seamless user experience. Recognized as a market leader by industry analysts, today, Cleafy protects over 100M+ users of top-tier retail and corporate banks against online financial fraud.

To learn more, visit www.cleafy.com.