# Autonomous Fraud Operations

Attacks run **1:many**. Operations still run **1:1**.

In production at Tier 1 European banks since December 2025.

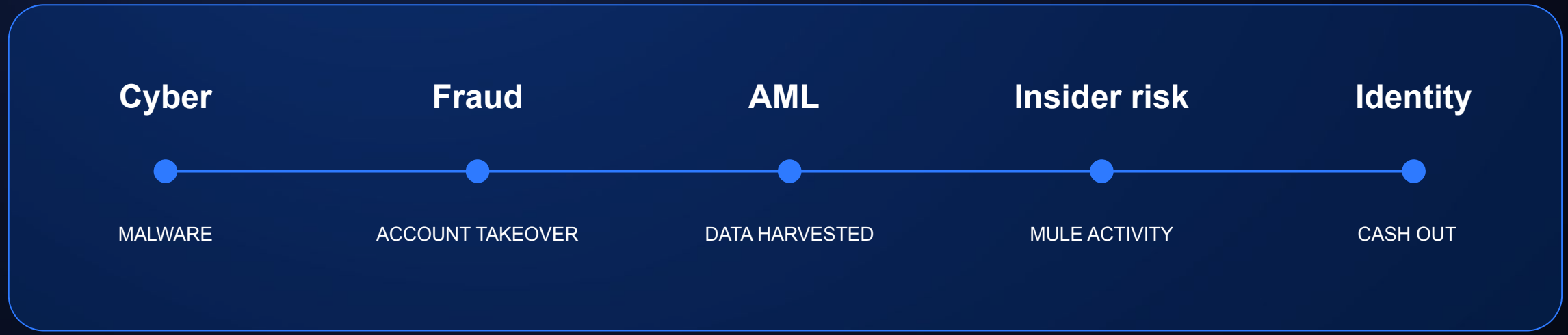
Cleafy

THE CURRENT LANDSCAPE

# Nobody owns the space between your teams.

**81%** of fraud campaigns now contain cyber elements.

A single campaign crosses every boundary you built your teams around.



THE CURRENT LANDSCAPE

# Attack economics collapsed.
# Defence economics didn't.


One side scales with software.
The other still scales with people.

**They multiply. You add.**

THE PART NOBODY SAYS OUT LOUD

# Capacity is defining operational risk appetite.

**30%**

of fraud exposure never gets reviewede because which events get looked at is decided by how much capacity exists, **not by policy.**

THE TURN

# Automation is additive. Autonomy is structural.

**Faster is not the same as complete.**

## AUTOMATION

Makes a step faster and leaves the person as the limit of the system.

## AUTONOMY

Removes the person from the processing work and keeps them in the decision.

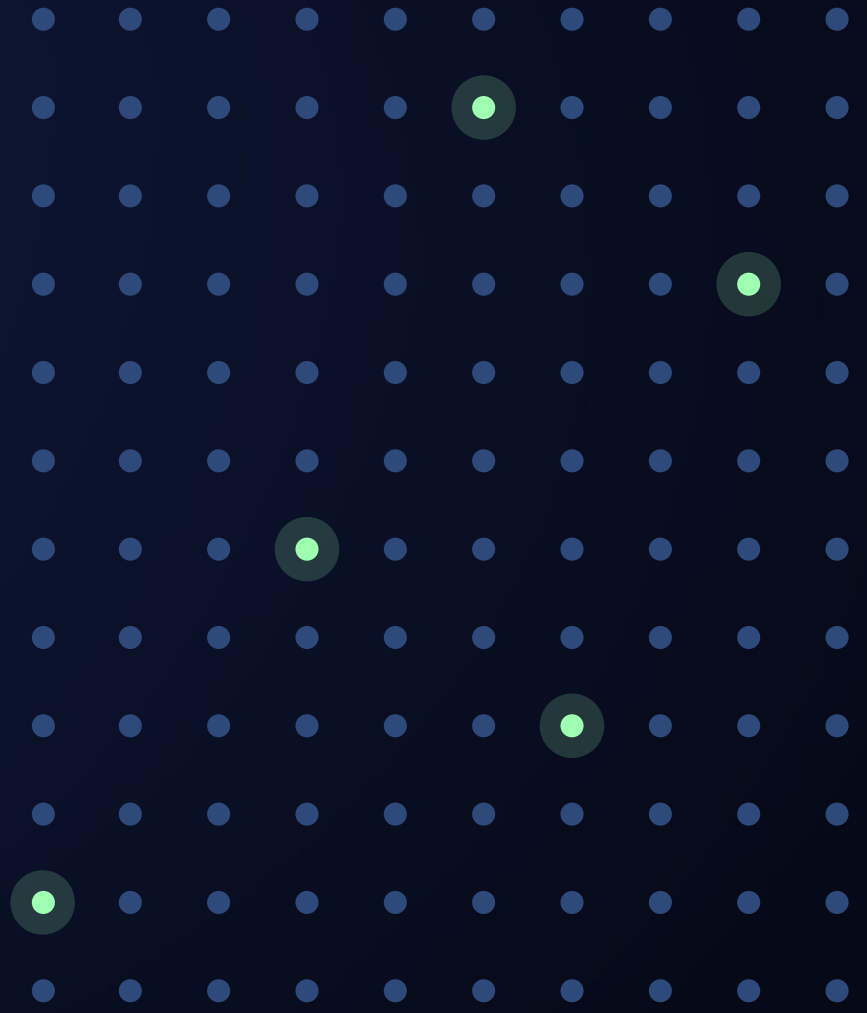
INTRODUCING

# Nyx

Detection, investigation, campaign hunting and control tuning, **running at once and continuously,** with nothing waiting on a person.

**In production at Tier 1 European banks since December 2025.**

| < 5 min | 100% | 0 |
| --- | --- | --- |
| full forensic investigation | of events, no sampling | manual analyst effort in the investigation |



PROOF

# Validated through blind review by the bank's own senior fraud analysts.

A Tier 1 European retail bank took cases its own team had closed, stripped every note and verdict, and handed them to Nyx blind.

**100%**

same verdict on every confirmed-fraud case

**9%**

real fraud found in cases closed as legitimate

**< 4 min**

per investigation with full evidence trail reconstructed

PROOF

“

***It matched my senior team on every case, and caught what they'd missed.***

”

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Head of Fraud, Tier 1 European Retail Bank

BBC ICCREA GROUP

# Nyx is new. The platform under it isn't.

Nyx runs on Cleafy's established FXDR platform, proven in production, driving BCC Iccrea Group to near-zero fraud in months, not years.

**40%**

reduction in fraud in 3 weeks

Nyx delivered impact with no training phase and no waiting.

**near-zero**

fraud achieved in 6 month

Nyx stayed effective, driving Iccrea's fraud to near-zero.

**99.4%**

yearly fraud reduction

€80M → €0.5M losses / year

BBC ICCREA GROUP

> *Cleafy's platform strengthens our protection against current threats while proactively mitigating emerging risks.*

Andrea Coppini · Head of Digital Innovation & Multichannel Division, BCC Iccrea Group, Italy

WHO WE ARE

# Why Cleafy can define this category.

First to identify **SharkBot, TeaBot, BRATA, PixPirate, SpyNote, BingoMod, SuperCard X and Klopatra**. Cleafy LABS has uncovered 70%+ of all known zero-day banking malware since 2016.

**SPARK Leader**
Enterprise Fraud Mgmt, Q4 2025

**183+**
financial institutions, 3 continents

**200M+**
events protected every day

**4.2 / 5**
Gartner Peer Insights rating

**100%**
customer retention over 10 years

**85+**
granted patents

WESEC 2026

22-23/09 - MILANO

# See Nyx live.

Talk to us at **our booth** or visit **nyx.cleafy.com**

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Cleafy