

Clari5 FRAML (Fraud and Anti-Money Laundering) Solution

Empowering Banks with Unified Intelligence to Combat Financial Crime

Break silos between Fraud and AML Intelligence.

Clari5 FRAML unifies fraud prevention and AML compliance intelligence into one adaptive platform, delivering real-time, cross-channel insight that strengthens compliance, reduces losses, and turns financial crime prevention into a strategic advantage.

Challenges Faced by Banks

In an era where agility, operational efficiency, and cost optimization are paramount, a unified financial crime management system that provides both Anti-Money Laundering (AML) and Fraud Risk Management capabilities is no longer optional, it is mission critical.

Financial crime today spans channels, products, and geographies. Yet, most banks still operate fraud and AML systems in isolation, creating gaps, inefficiencies, and delayed responses. FRAML bridges these gaps by correlating risk signals across fraud and AML domains, enabling faster detection, fewer false positives, and stronger regulatory confidence.

Clari5 FRAML Solution

Clari5 FRAML combines real-time fraud prevention and AML surveillance within a single intelligent platform that provides 360° visibility across customers, transactions, and counterparties.

It delivers a unified view of customer risk across both fraud and money laundering, helping banks detect and prevent complex, cross-domain financial crimes in real time.

Key Capabilities

01

Unified Financial Crime Intelligence Layer

A single cross-domain view of customer, account, and transaction risk across fraud and AML systems.

04

Adaptive Risk Scoring (RTSA/RTSE)

Dynamic, real-time scoring of alerts and events that correlate fraud behavior with AML typologies, reducing false positives and investigator workload.

07

Automated Regulatory Reporting

Pre-built pipelines for Suspicious Transaction Reports (STR), Suspicious Activity Reports (SAR), and Currency Transaction Reports (CTR) with configurable regulatory extracts.

02

Cross-Channel Monitoring

Real-time surveillance across cards, payments, digital channels, branch, ATMs, and core banking systems.

05

Explainable AI and Model Governance

Transparent AI models with traceability, version control, and validation workflows to meet regulatory expectations for explainability and fairness.

08

Pre-built FRAML Scenarios

Extensive library of rule-based scenarios covering all major products and channels, supported by an inbuilt scenario authoring tool to modify and expand the library.

03

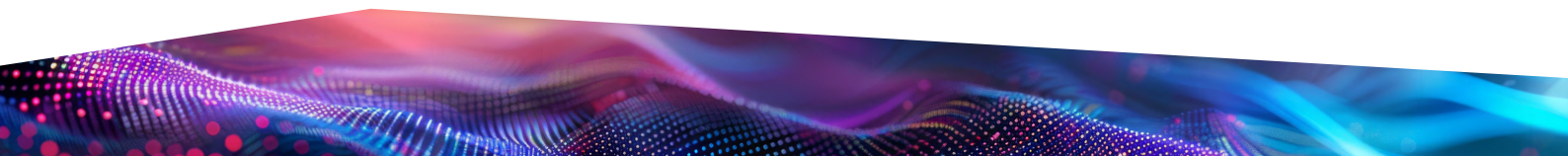
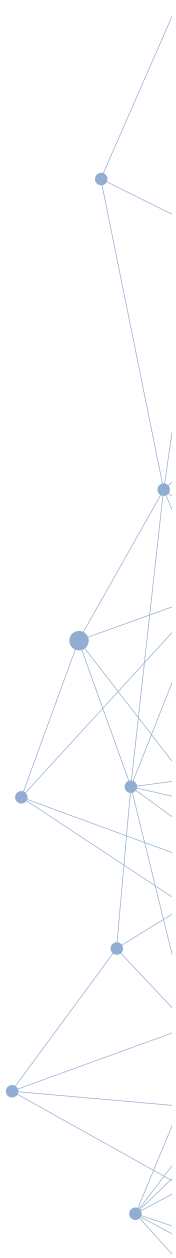
Entity and Network Analytics

AI/ML-powered graph analytics that connect fraud behavior and money laundering patterns to reveal hidden networks.

06

Unified Case Management

AI/ML-driven investigation workflows that use past resolution data to reduce false positives and speed closure.



How Clari5 FRAML Solution Helps Banks



Unified Financial Crime Operations

Breaks silos between fraud and AML teams, fostering coordinated workflows and a unified enterprise crime prevention strategy.



Stronger Collaboration and Faster Resolution

Shared alerts and case intelligence improve cross-team coordination, escalation handling, and investigation consistency.



360° Customer Risk View

Integrated fraud and AML signals create a single enriched risk profile, improving accuracy and enabling earlier risk detection.



Seamless Case Transfers

Smooth cross-domain handovers between fraud and AML units eliminate delays and investigative blind spots.



Smarter Data Utilization

Centralized access to shared data sources, including KYC, sanctions, and registries, reduces duplication, strengthens context, and speeds investigations.



Lower Total Cost of Ownership

A single unified platform minimizes tool sprawl, reduces licensing and maintenance costs, and simplifies operations.



Real-World Impact

A large bank with over 150 million customers reduced false positives by 30% and improved fraud detection speed by 40% within six months of implementing Clari5 FRAML.

Another global client achieved end-to-end collaboration between fraud and AML teams, cutting investigation time by half and enhancing regulatory confidence.

Proven Performance and Recognition

Recognized as a Category Leader in Chartis Research's RiskTech Quadrant for FRAML Solutions.

Ranked among Top 50 companies in the Chartis Financial Crime & Compliance 50 and Chartis AI 50 reports.

Featured in FinTech Global's AIFinTech100® and included among the Top 100 Global RegTech Innovators.



Why Leading Banks Trust Us

Smarter Fraud Defense. Proven Results

1B

Accounts protected

10+B

Transactions secured monthly

50+

Global financial institutions live

Up to

90%

Reduction in false positives

150+B

Fraud losses prevented annually

What We Deliver



Lifecycle-wide orchestration, not fragmented alerts



Faster detection, smarter investigation



Future-proof fraud resilience for evolving threats





Unified fraud and risk intelligence

Strengthened by Perfios, Clari5 now brings expanded intelligence, orchestration, and compliance capabilities to help institutions stay ahead of modern fraud.

Fraud Is Getting Smarter. Is Your Defense Keeping Up?

Let's build your next-generation fraud protection together

 connect@clari5.com

 www.clari5.com

Bangalore

#113/1B, SRIT House,
ITPL Main Road,
Brookefield,
Bangalore - 560037

Dubai

Zone D – Level 1,
Fintech Hive, Innovation
Hub Gate Avenue, DIFC,
Al Mustaqbal St., Dubai

Mumbai

3rd Floor, ABR Emerald,
MIDC Central Rd., Marol
MIDC Industry Estate,
Andheri East - 400093

Kuala Lumpur

Unit # 20-01, Level 20,
Menara Centara 360,
Jalan Tuanku Abdul Rahman
Kuala Lumpur - 50100