



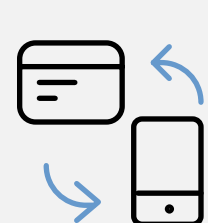
Fraud Forward: Navigating the Risk Landscape in Financial Services

The current reality and how banks can stay ahead

Fraud is evolving faster than ever



60%
of FIs saw fraud
attacks rise in
2024¹



80%
of fraud occurs
on digital
channels¹



\$1 trillion of
global scam
losses. Only 4%
recovered²

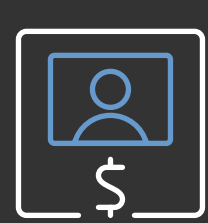


Since 2020,
check fraud is
up **385%**³

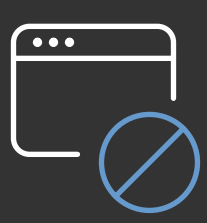
Why fraud is changing



GenAI



Synthetic IDs



Scam farms



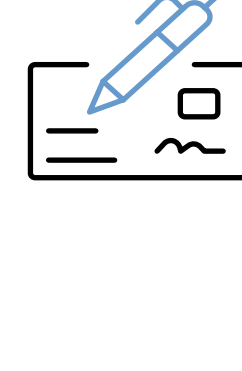
Regulatory
complexity

93%

of firms say GenAI
will revolutionize fraud
detection¹

Persistent threat: Check fraud

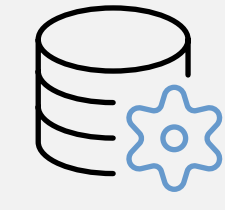
80%
of institutions still list check
fraud as a top concern²



Tactics to fight fraud



Positive pay:
Critical for
check fraud



**Encrypted
data
workflows:**
Reduce
exposure



**Real-time alerts
and secure
browser:**
Modern
fraud-aware
workflows



**Integrated
fraud + AML
controls:**
Adaptive
compliance

74%
of risk leaders rank AI among
top three IT priorities⁴



¹ "Fraud Trends and GenAI Impact on Detection," Alloy, 2024

² "Global State of Scams Report 2024," Global Anti-Scam Alliance, 2024

³ "Treasury Announces Enhanced Fraud Detection Process Using AI Recovers \$375M in Fiscal Year 2023," U.S. Department of the Treasury, February 2024

⁴ "AI Priorities in Financial Risk Management," Celent, 2024

Connect with us

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