



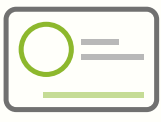
Fraud is accelerating — but AI helps issuers move faster

As AI-driven payment fraud grows more sophisticated, banks are turning to generative AI to rapidly detect threats and make smarter decisions.



Gen AI is making scams more convincing and scalable

These are the top three fastest-growing threats, according to payment leaders:



61%

of leaders cite **synthetic identity fraud** as a rising threat



60%

of leaders expect **impersonation scams** to accelerate



54%

of leaders foresee an uptick in **cross-border fraud schemes**

Issuers are recognizing the need to shore up defenses

Payment leaders anticipate critical gaps if they don't improve their fraud prevention technology:



90%

expect higher losses in the next three years without increased AI use in fraud prevention

64%

say they need faster access to new, credible sources of data insights to combat threats

AI unlocks an opportunity to outpace fraudsters

AI is already delivering measurable results across fraud prevention. The longer organizations invest, the greater the payoff.

Payments leaders that use AI report:



Improved fraud prevention

85% see returns from using AI for fraud case triage and transaction pattern recognition.



Streamlined decisioning

83% say AI has significantly reduced false positives, and 80% report fewer manual reviews.

Take the next step towards more secure payments

Read the full findings from our report with Financial Times Longitude, featuring industry-wide insights, benchmarks and peer perspectives.

[Download now](#)