

2025 Fraud Forecast:

NICE Actimize's Top 5 Global Fraud Predictions



As we move into 2025, fraud is evolving rapidly. Financial institutions (FIs) must stay ahead by understanding new threats and enhancing fraud detection capabilities. Here are the top 5 predictions from NICE Actimize, outlining key trends and strategies to mitigate these emerging risks.

Prediction 1: Application Fraud

Surge in Synthetic Identity Fraud



Trend: Data breaches and AI tooling are enabling synthetic identities to flourish.

Impact: Increased account openings and loan applications using synthetic IDs.

Solution: Advanced AI and sophisticated identity validation to protect customer onboarding and credit assessments.

Prediction 2: Authentication Challenges

Deepfakes Increase Pressure on Authentication

Trend: Deepfake audio and video fraud targeting high-value transactions and account takeovers.

Impact: Compromised security in telephony and digital channels.

Solution: Multilayered, dynamic authentication using advanced voiceprint and facial biometrics to secure interactions.



Prediction 3: ACH Fraud Risk

ACH Rule Changes Introduce New Vulnerabilities (US Only)



Trend: NACHA ACH rule changes enhance payment efficiency but create risks.

Impact: Less time to detect fraud due to faster processing speeds.

Solution: Real-time AI monitoring for ACH transactions to ensure compliance and minimize fraud.

Prediction 4: Payment Scam Detection

The Search for New Data Points in Payment Scam & APP Fraud Detection

Trend: Payment scams remain challenging to detect as customers initiate transactions.

Impact: Increased efforts to collaborate on shared data for fraud detection.

Solution: Combining data sources (onboarding, inbound/outbound payments) to detect mule accounts and encourage consortia for collaborative fraud prevention.



Prediction 5: Liability Shift

Liability Shifts in Focus



Trend: Continued shift of liability for authorized payment fraud.

Impact: FIs will be exposed to more fraud losses.

Solution: FIs will need to shift their focus and resources to increase monitoring of inbound transactions.

2025 will bring complex fraud challenges and new compliance demands. NICE Actimize's advanced, multilayered defenses and AI-powered solutions empower FIs to adapt, protecting both customers and operational integrity in an ever-evolving threat landscape. For a deeper dive into these 2025 predictions, [read the blog](#).

Explore IFM for enterprise fraud prevention

Explore Xceed FRAML for credit unions, small and mid-market banks