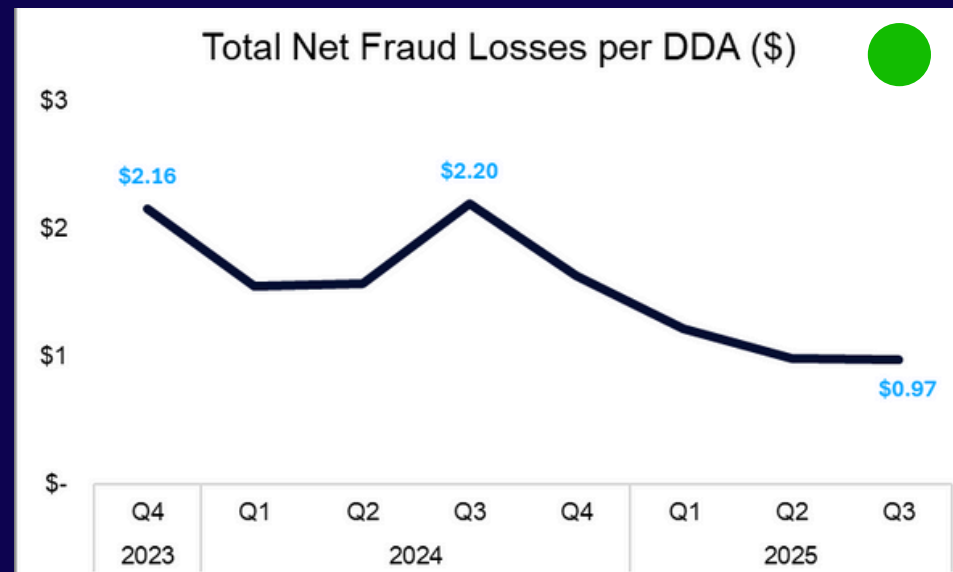


Gross fraud losses per DDA declined in Q3 to \$1.73. Because these figures exclude recovery efforts, they represent the raw scale of fraud activity before mitigation. However, they do reflect increased customer communication and engagement efforts.

Definition: Total Bank Gross Fraud Losses Charged to the GL / Total # of DDA Accounts Open

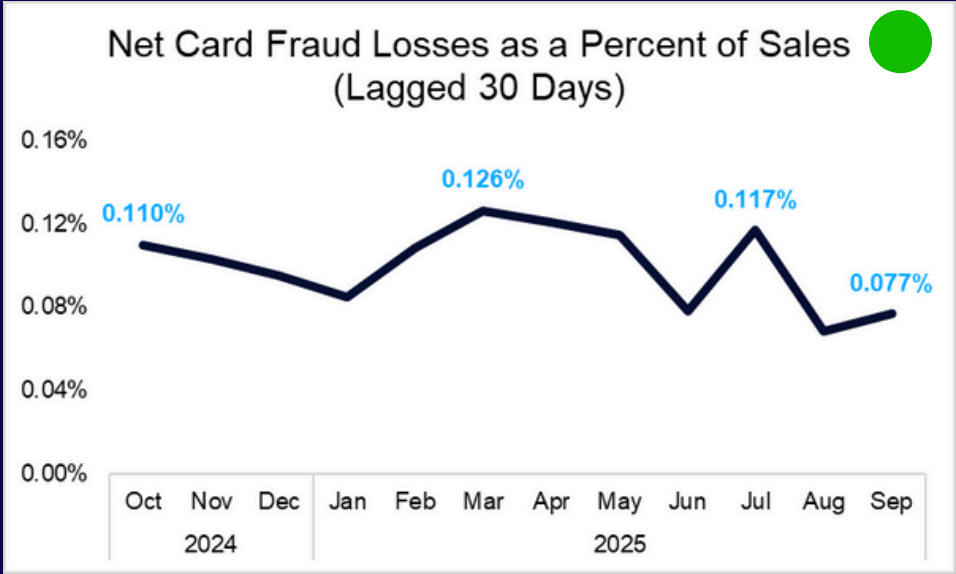


Net fraud losses per DDA have declined Y-O-Y from \$2.20 in Q3 2024 to \$0.97 in Q3 2025. The trend reflects enhanced detection tools, stronger authentication, consumer awareness, and refined reimbursement standards that balance protecting customers with consistent claim evaluation.

Definition: Total Bank Net Fraud Losses Charged to the GL / Total # of DDA Accounts Open

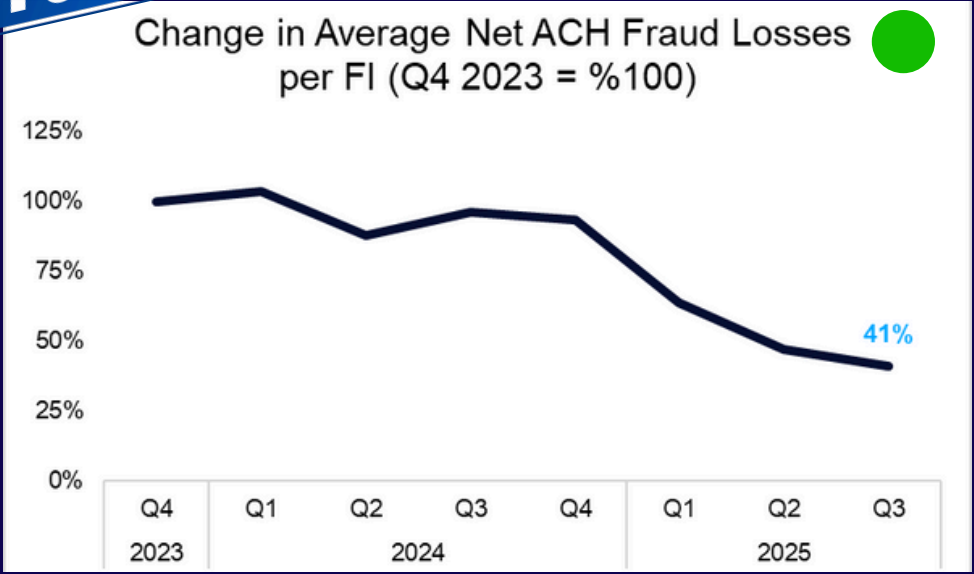


TRENDING
TOPIC



Despite some volatility in early 2025, net credit card fraud losses as a percent of sales have been on the decline. September's 0.077% represents a 12-month low. This points to the effectiveness of issuers' scam-related education efforts, such as migrating communications from SMS to in-app notifications to reduce susceptibility to spoofing and message interception.

Definition: Net Credit Card Fraud Losses in Current Month (\$) / Monthly Sales Lagged 90 Days (\$)



Q3 2025 avg. net ACH fraud losses per FI are down to 41% of Q4 2023 levels. This suggests that enhanced controls, tighter account-linking safeguards, and improved monitoring are starting to curb high-loss ACH fraud events. But it also signals a shift in attacker behavior, as fraudsters are moving toward faster, harder-to-detect channels.

Definition: Average Net ACH Losses / Q4 2023 Average Net ACH Losses



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