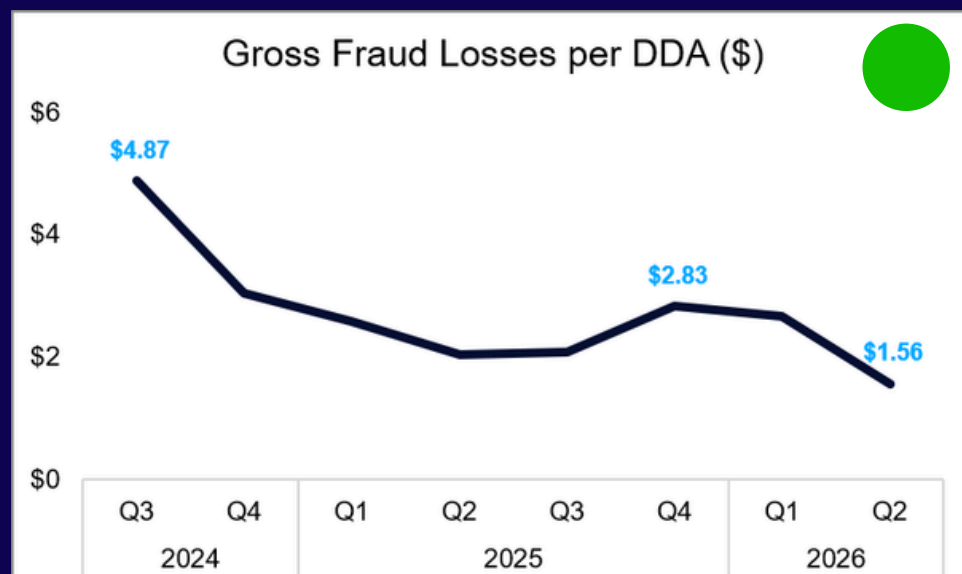
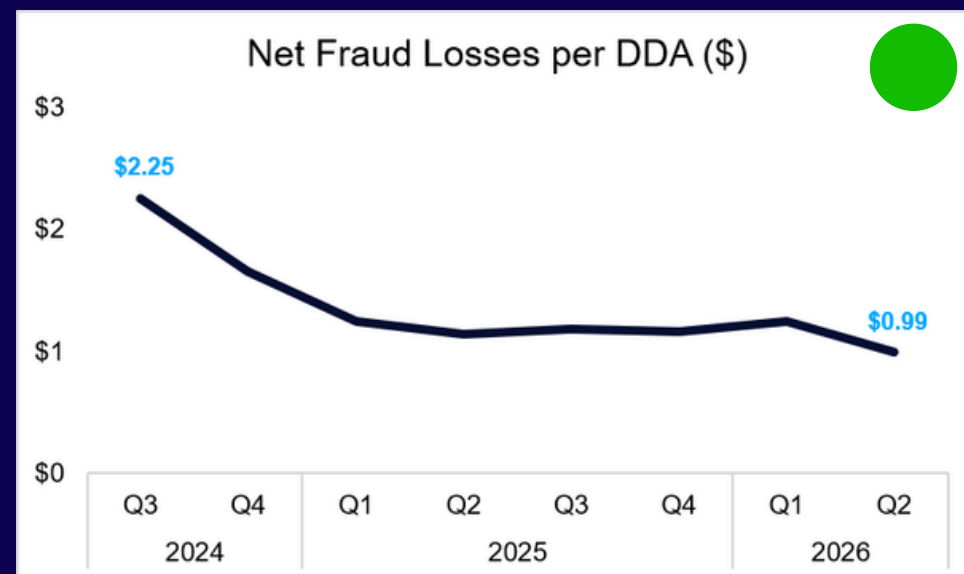




Gross fraud losses fell to \$1.56 per DDA in Q2 2026, part of an ongoing decline, despite a late-2025 uptick. This decline may reflect both the increase in fraud-related account closures within six months of opening, and the proliferation of non-reimbursable scam losses borne by consumers, reducing institutions' losses without necessarily indicating less fraud.

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

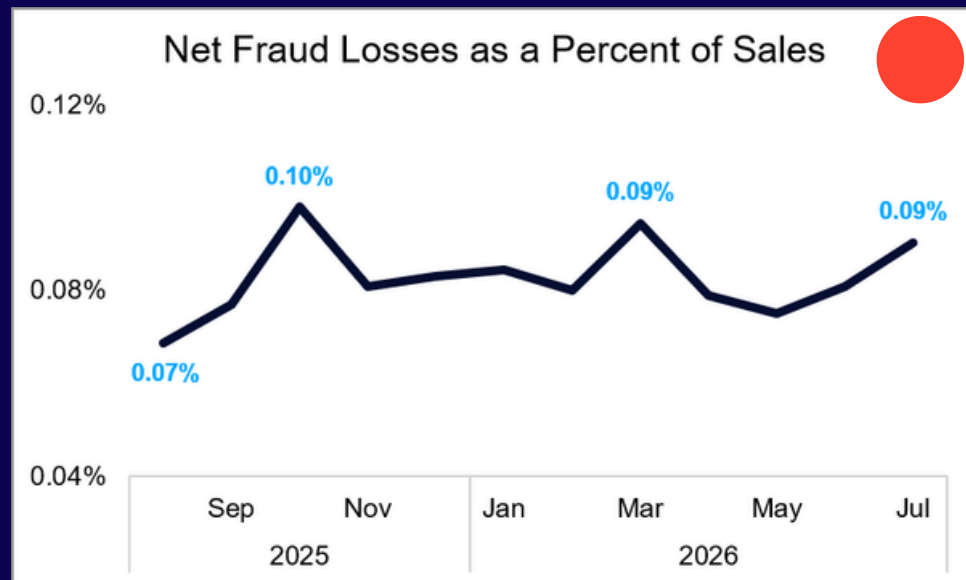


Net bank fraud losses fell to \$0.99 per DDA in Q2 2026 after remaining relatively flat since early 2025. Earlier detection and controls that prevent funds from leaving the bank may be helping contain losses, but fraud risk remains far from stable. Account takeover (ATO) rose sharply as a share of net fraud losses, showing the need to adapt controls as threats evolve.

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

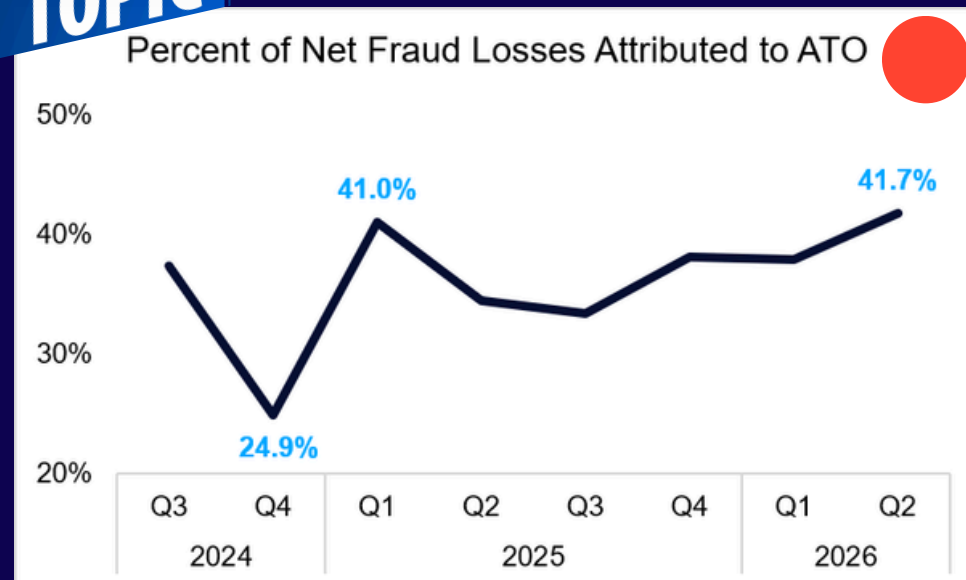


TRENDING TOPIC



Net card fraud losses rose to 0.09% of sales in July 2026, reversing declines observed during spring 2026. The trend points to more fraud getting through authorization controls, weaker recoveries and/or lower sales volume. If sustained, the higher loss rate could pressure card portfolio profitability and prompt tighter controls, potentially increasing declines or verification steps for legitimate purchases.

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



Account takeover (ATO) accounted for 41.7% of net fraud losses in Q2 2026, its highest share since benchmarking of the metric began in Q2 2024. Much of the ATO activity is attributed to counterfeit bank websites and spoofed texts that trick customers into exposing login credentials. Detecting suspicious logins can help keep compromised credentials from translating into losses.

Definition: Net Fraud Losses Attributed to ATO (\$) / Total Net Fraud Losses



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