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Navigating fraud, AI and the future of digital trust

2026 U.S. Identity and Fraud Trends

Agenda

Meet our speakers

2026 U.S. Identity and Fraud Report overview

U.S. business and consumer findings

Q&A

Meet our speakers

Kathleen Peters

Chief Innovation Officer

Experian

Jason Keegan

Chief Product Officer

Experian

About the research

- 11th annual Experian Identity & Fraud Report
- Based on two U.S. surveys conducted in April 2026, conducted by our research partner HarrisX
- 2,000+ consumers surveyed on online interactions, security expectations, and customer experience across age (18-69) and income segments
- 200+ businesses surveyed on fraud management, identity verification, authentication, and customer experience investments
- Business respondents ranged from $10M to $1B+ in revenue and represented industries including banking, fintech, consumer technology, electronics, and payments

In 2025, fraud grew at the fastest YOY rate of the last 6 years

$15.9 billion

in identity theft fraud losses reported in 2025 by U.S. consumers, ^27% from 2025[1]

$21 billion

in scams and cybercrime, ^26% from 2025[2]

1 - https://www.ftc.gov/news-events/news/press-releases/2026/03/ftc-testifies-joint-economic-committee-agencys-efforts-combat-fraud
2 - https://www.fbi.gov/news/press-releases/cryptocurrency-and-ai-scams-bilk-americans-of-billions

Poll question:

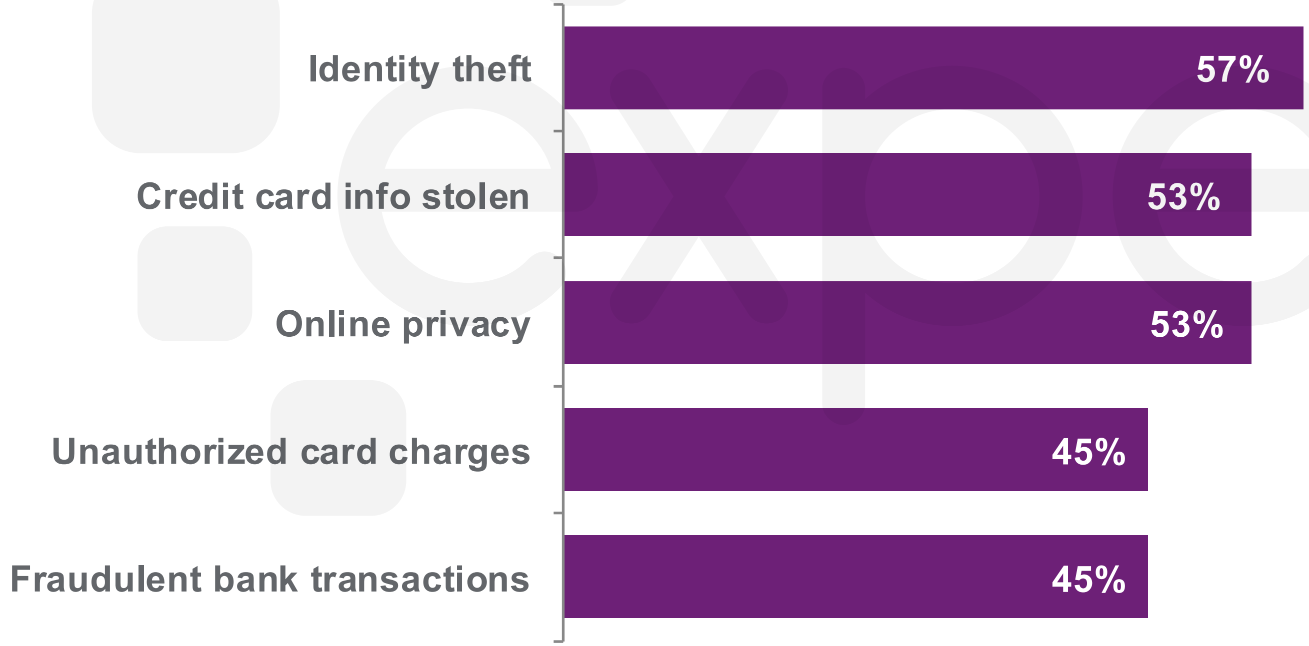
What was the top fraud concern for consumers in 2025?

Fraud is top of mind for consumers

But what they fear the most isn't what they encounter most

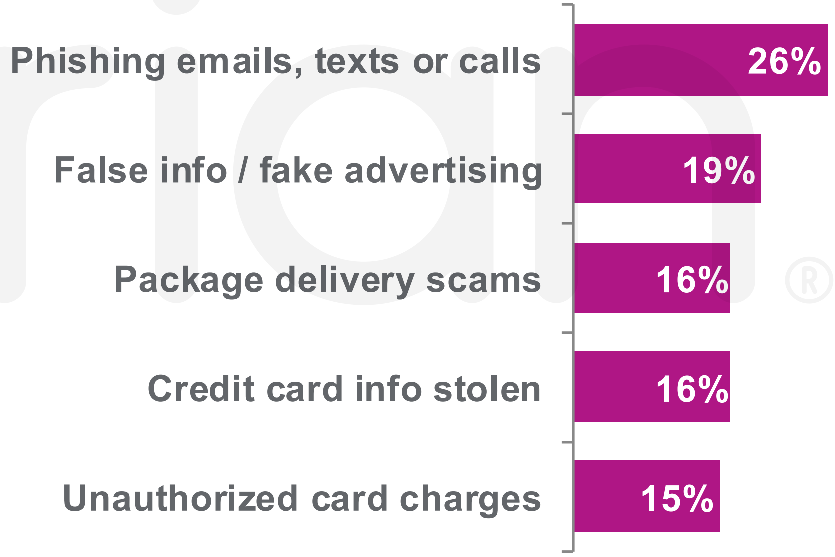
MOST CONCERNING

% citing each as a concern when conducting online activities

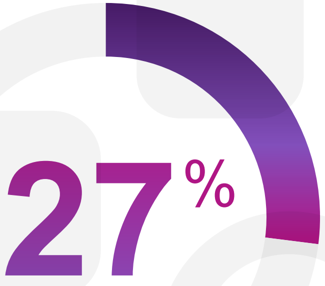


MOST ENCOUNTERED

% encountering each event over the past year

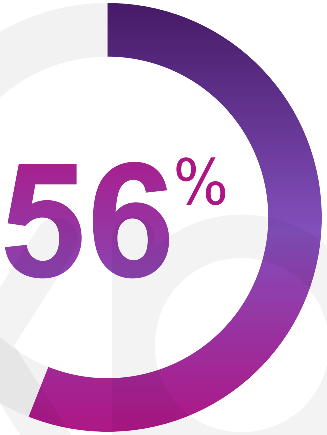


Consumers are adopting AI and watching it warily



of new account openings were AI chatbot (ChatGPT, Claude, etc.) accounts

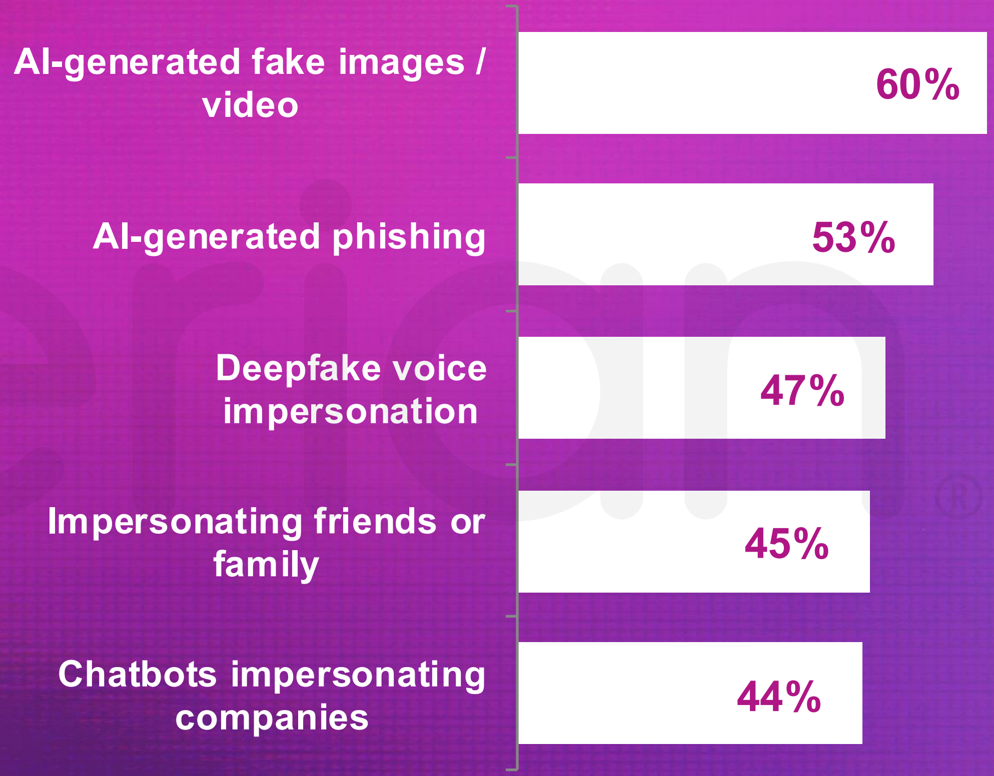
*fastest growing new account opening type--up from 16% in 2025



of consumers are extremely or very concerned about AI scams

CONSUMER AWARENESS:

AI scam types

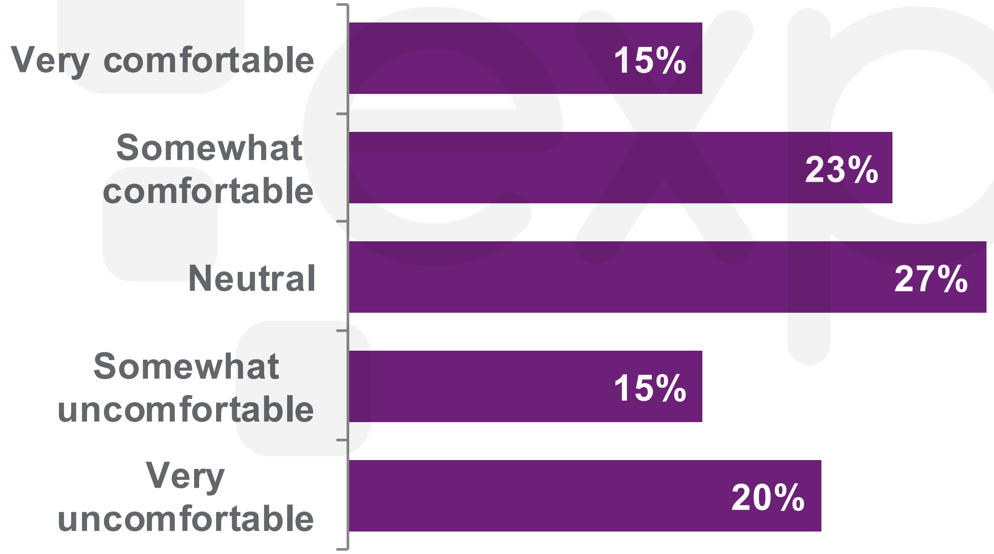


ONLY **15%** OF CONSUMERS AREN'T AWARE OF AI SCAMS

Consumers split on **AI decisioning**; still want humans in the loop

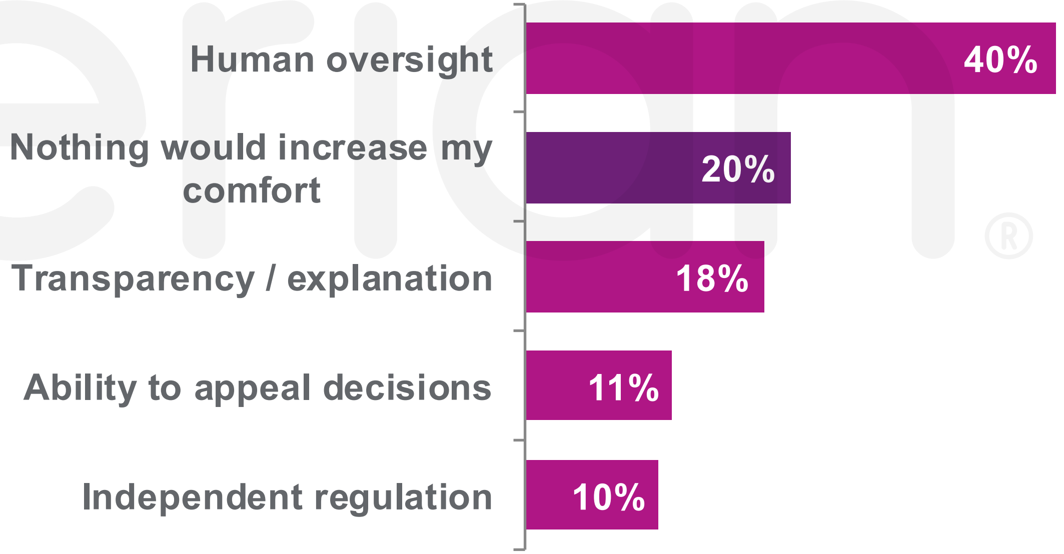
COMFORT TODAY

Comfort with businesses using AI to make decisions about you (e.g., loan approval, fraud flag, risk)



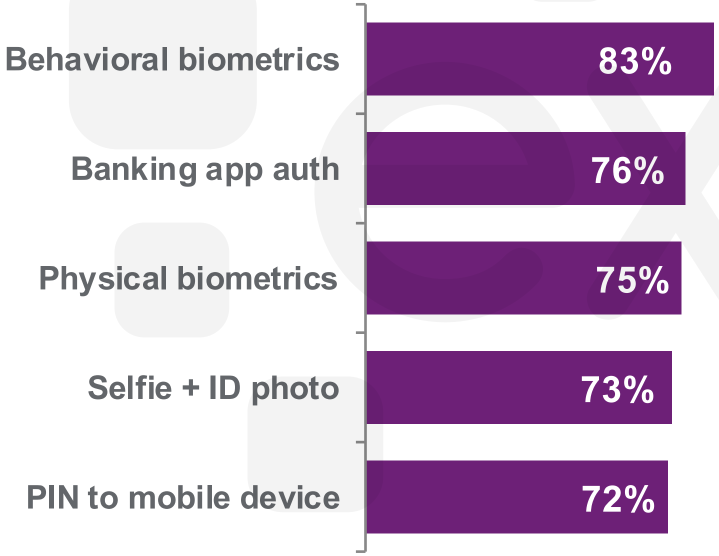
WHAT WOULD INCREASE COMFORT

Top factor that would raise comfort, among consumers not already comfortable

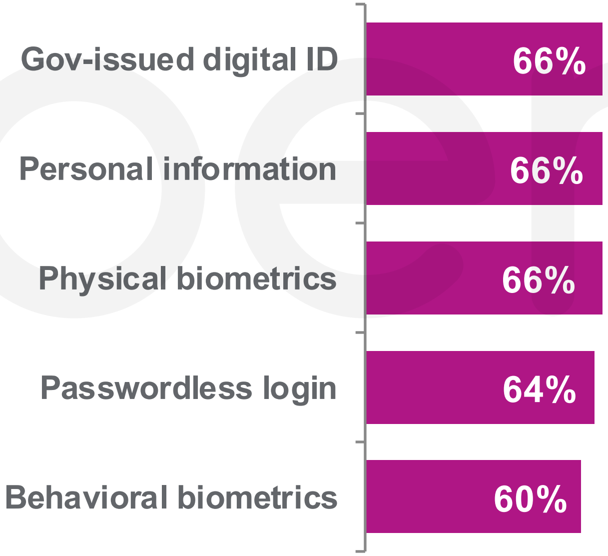


Consumers and businesses split on **security vs. experience**

SECURITY MEASURES THAT MAKE CONSUMERS FEEL MOST SECURE



SECURITY MEASURES THAT CONSUMERS SAY MAKE FOR A BETTER CUSTOMER EXPERIENCE



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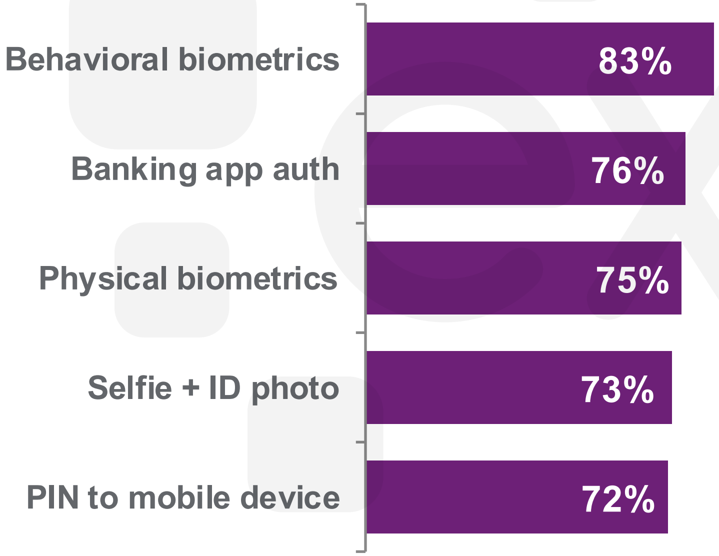

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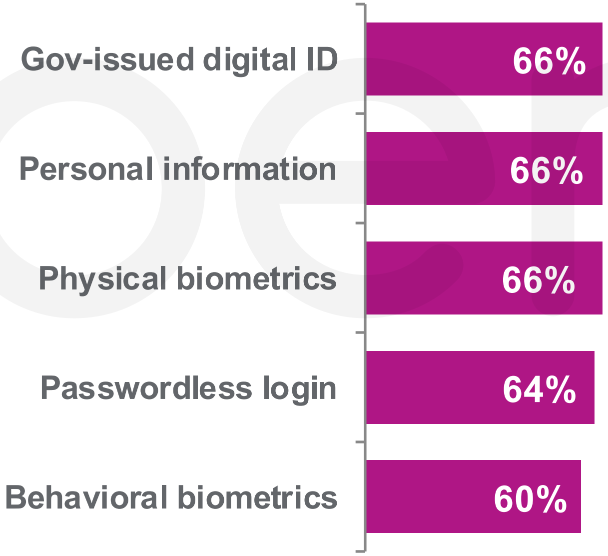
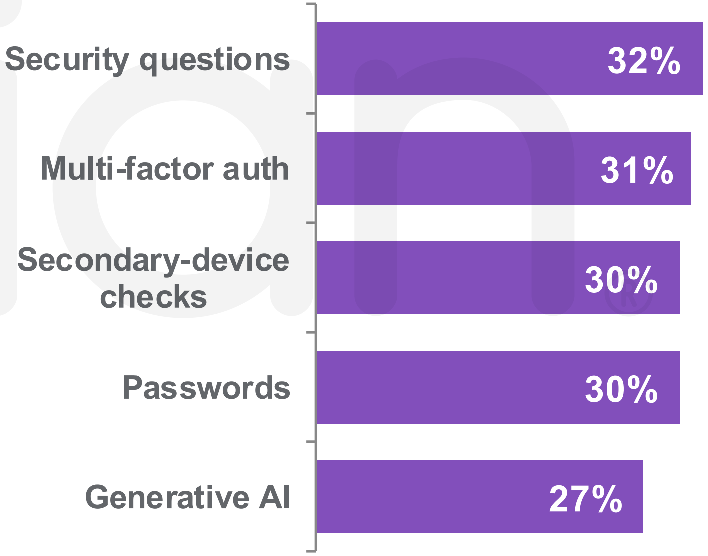


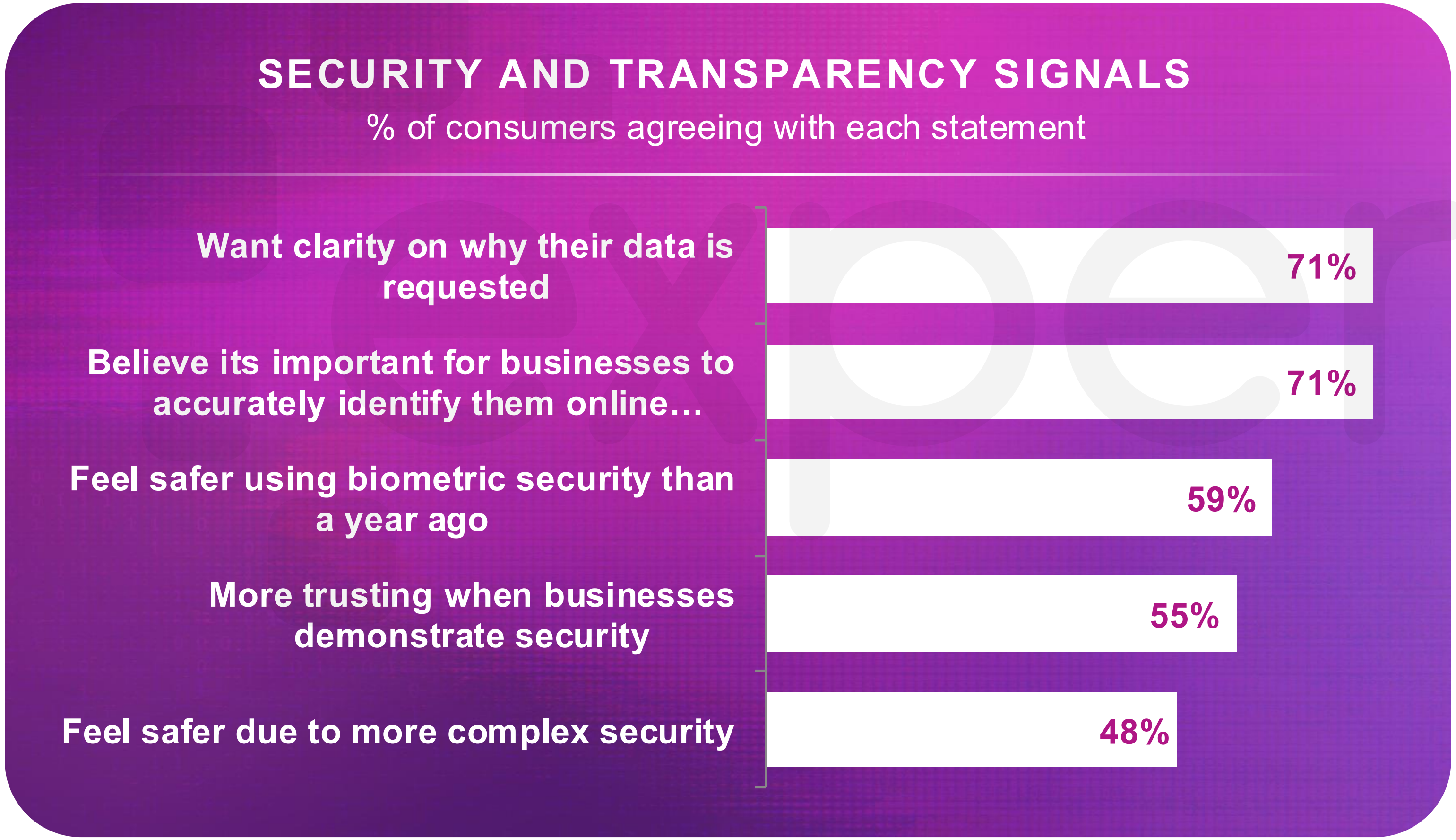
SECURITY MEASURES BUSINESSES USE MOST TODAY

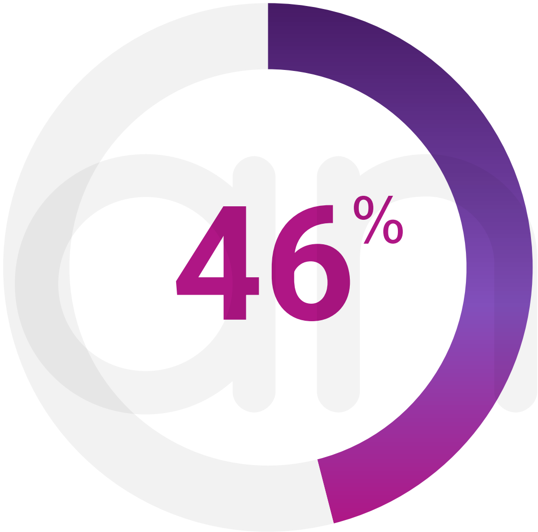


THE GAP: Physical and behavioral biometrics make both consumer top-5 lists — trusted and experience-enhancing — yet neither ranks among businesses' five most-used solutions (physical biometrics: 22%, 10th).

Identity and transparency become the **foundation of trust**

The future of digital experiences depends on continuous identity verification and trusted customer interactions





become extremely or very trusting when recognized without repeated authentication. Another 40% become somewhat trusting.

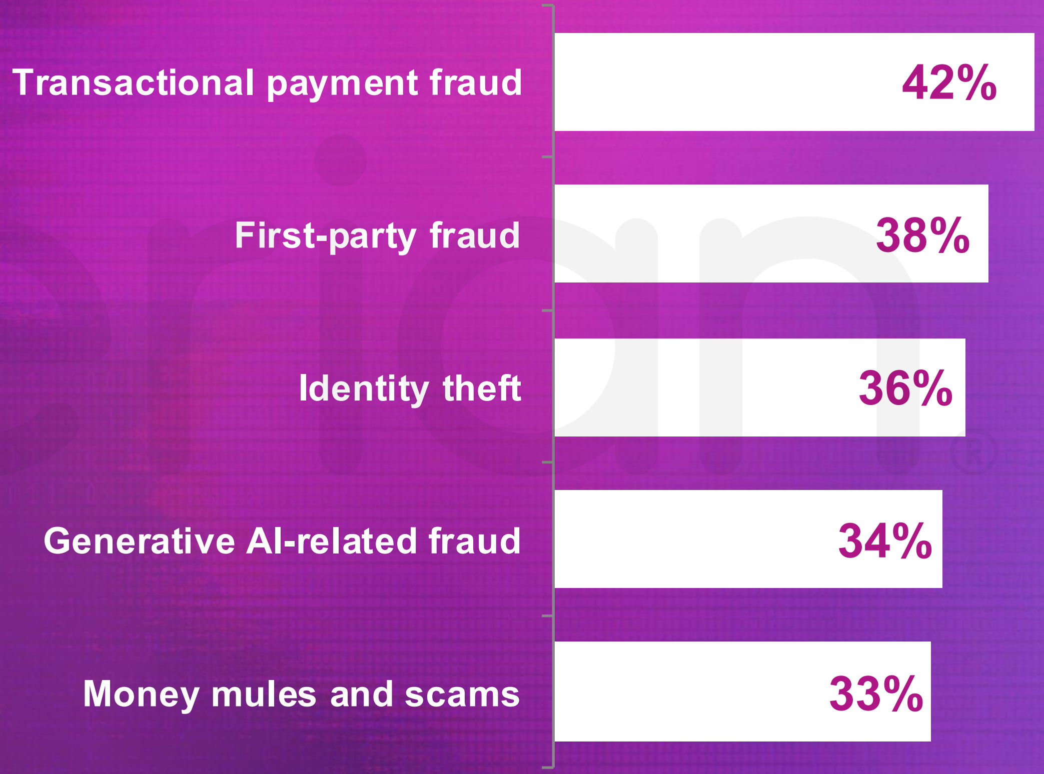
Poll question:

What is the top fraud concern for your business?

Businesses face rising payment, identity and **GenAI-driven fraud**

of businesses say fraud has increased compared to previous years

Most common fraud events encountered by U.S. businesses in 2025



How are businesses investing in response?

AI THREADS THE AGENDA: five of the top 10 investment areas are AI-focused — building and recalibrating AI models, preparing for AI agents and countering GenAI-enabled fraud.

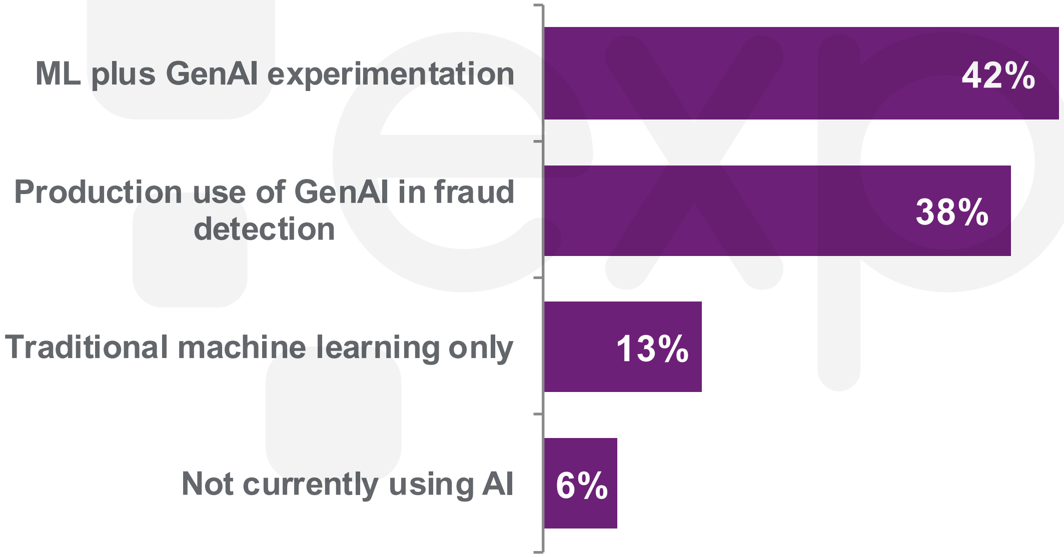
74%

Of businesses expect fraud budgets to increase

AI: friend and foe

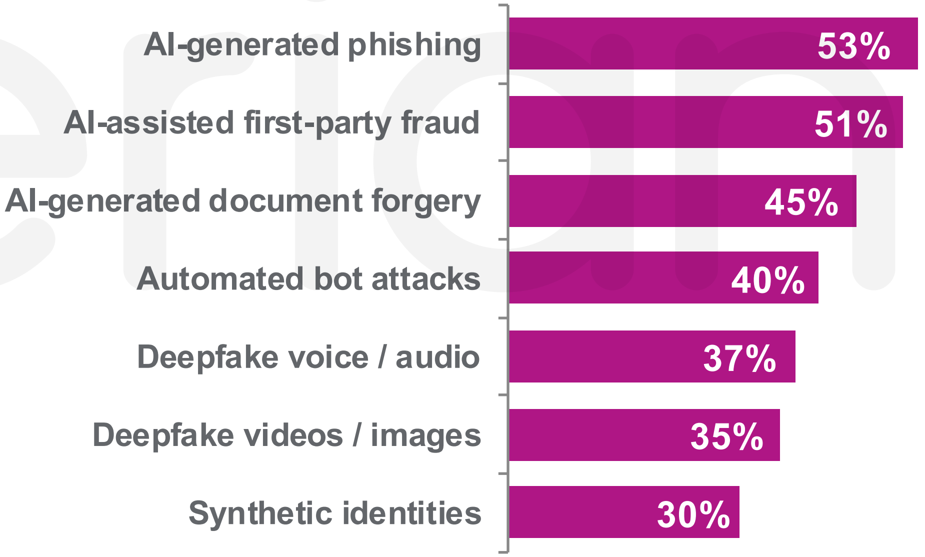
THE DEFENSE:
AI IN FRAUD MANAGEMENT

Current use of AI in fraud management



THE THREAT:
AI-ENABLED FRAUD RISKS

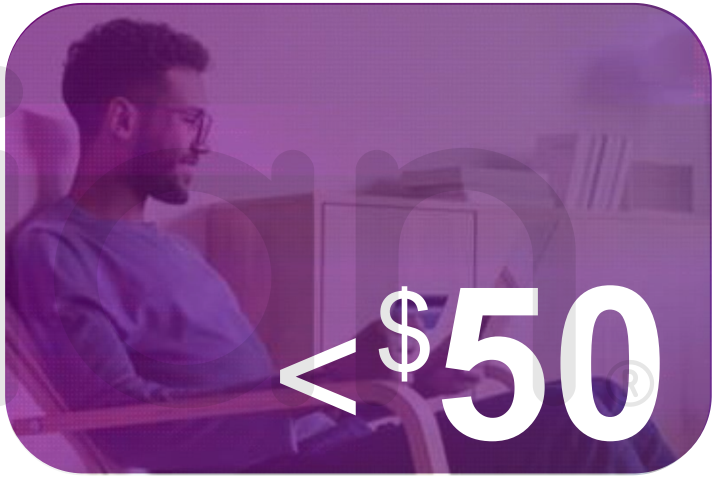
% of businesses seeing each AI-enabled or AI-assisted fraud risk



Agentic commerce and **the human-not-present era**

have used AI tools to support shopping or booking

would consider using AI tools to to support shopping or booking

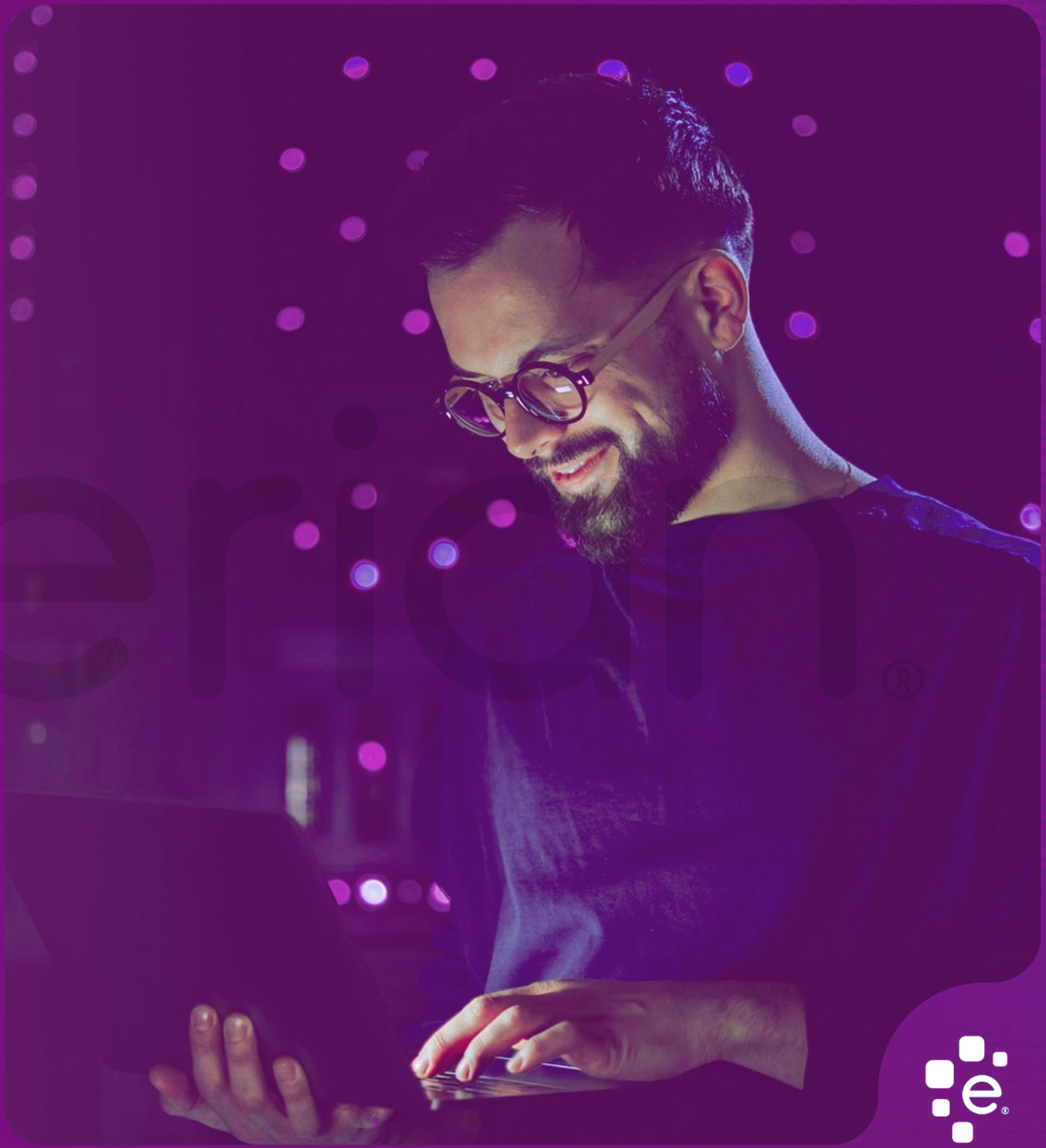


confidence falls at transactions above $50, that are complex or financial in nature

Questions and feedback

Submit your questions and feedback in the chat:

- Ideas on tools that would help you with your ***fraud* strategy**
- **Suggestions on data/insights** you'd like to see in future reports



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