

# 2026 Future of Fraud Forecast

Experian reveals the **five fraud trends** expected to have the biggest impact on businesses and consumers in 2026.



Technology is accelerating the evolution of fraud, making it more sophisticated and harder to detect. Businesses need actionable insights to stay ahead of these threats. By combining differentiated data with advanced analytics and cutting-edge technology, businesses can strengthen fraud defenses, safeguard consumers, and deliver secure, seamless experiences.

~ *Kathleen Peters, Chief Innovation Officer, Fraud & Identity at Experian North America*

This year's forecast shows fraudsters are rapidly weaponizing technologies to launch attacks that are more autonomous and harder to detect, including:



## MACHINE-TO-MACHINE MAYHEM

As organizations race to leverage agentic AI, the sheer volume of players entering the space will make fraud inevitable and impossible to ignore. Fraudsters will exploit agentic AI to commit new levels of digital fraud. With machine-to-machine interactions initiating transactions without clear ownership of liability, businesses will face growing uncertainty around agent ownership, intent and risk. **Experian predicts fraud will reach a tipping point that will spark major conversations and decisions around liability, regulation and the role of agentic AI in shaping responsible digital commerce.**



## DEEPFAKES OUTSMART HR

Employment fraud is set to escalate in the remote workforce as generative AI (GenAI) tools generate hyper-tailored resumes and deepfake candidates capable of passing interviews in real time. **Experian forecasts that employers will unknowingly onboard individuals who are not who they say they are, giving bad actors access to sensitive systems.** This emerging threat is expected to reshape how organizations verify identity and intent in the hiring process.



## SMARTER HOMES, SCARIER THREATS

Smart homes are introducing new entry points for fraud. Devices like virtual assistants, smart locks, security systems, smart appliances and the coming use of humanoid robots will be exploited by bad actors to access personal data, monitor household activity, and even take control of physical access points. **Experian predicts that as the adoption of smart home devices continues to grow, so will the risk, with new forms of ransomware and opportunities for account hijacking, turning convenience into vulnerability for consumers.**



## WEBSITE CLONING WILL OVERWHELM FRAUD TEAMS

Cloned websites, where fraudsters replicate legitimate sites to phish consumers, are becoming easier to create through AI tools and harder to eliminate. Notably, even after takedown requests, spoofed domains continue to resurface. As companies are forced to play whack-a-mole to address these threats, they risk being distracted from broader fraud strategies, allowing other threats to escalate. **Experian forecasts that cloned sites will continue to cause significant losses for online retailers and businesses by tricking consumers into sharing their credentials, fueling credit card fraud, accelerating identity theft and synthetic identities, and facilitating other forms of financial fraud.**



## BOTS WILL BREAK HEARTS & BANK ACCOUNTS

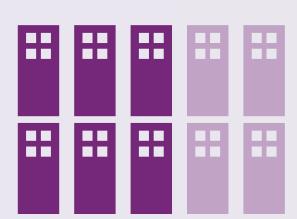
Emotionally intelligent bots powered by GenAI will carry out complex scams, like romance fraud and relative-in-need scams, without a human behind the keyboard. These bots will respond convincingly, build trust over time, and manipulate victims with precision and emotion. As they become harder to distinguish from real people and good bots, **Experian predicts fraud will scale faster and become more financially and psychologically damaging.**

As fraud accelerates, Experian urges organizations to adopt multilayered, AI-powered fraud prevention strategies to combat the next wave of technology-driven schemes.

To learn more about Experian's AI-powered fraud detection solutions, please visit [www.experian.com/fraud-management](http://www.experian.com/fraud-management)



Consumers lost more than \$12.5 billion to fraud in 2024.  
SOURCE: [FTC data](#)



Nearly 60% of companies reported an increase in their fraud losses from 2024 to 2025.  
SOURCE: [Experian data](#)