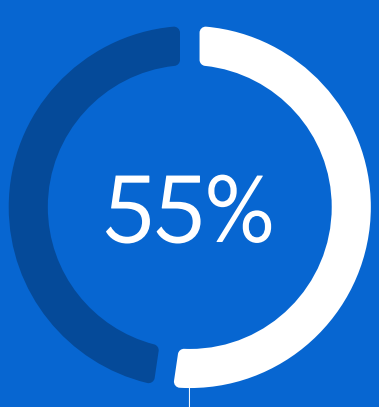
THE AI FRAUD RECKONING

Organizations can see what's coming. Few are ready for it. This is what the data looks like when urgency and preparedness move in opposite directions.

2026 Anti-Fraud Technology Benchmarking Report



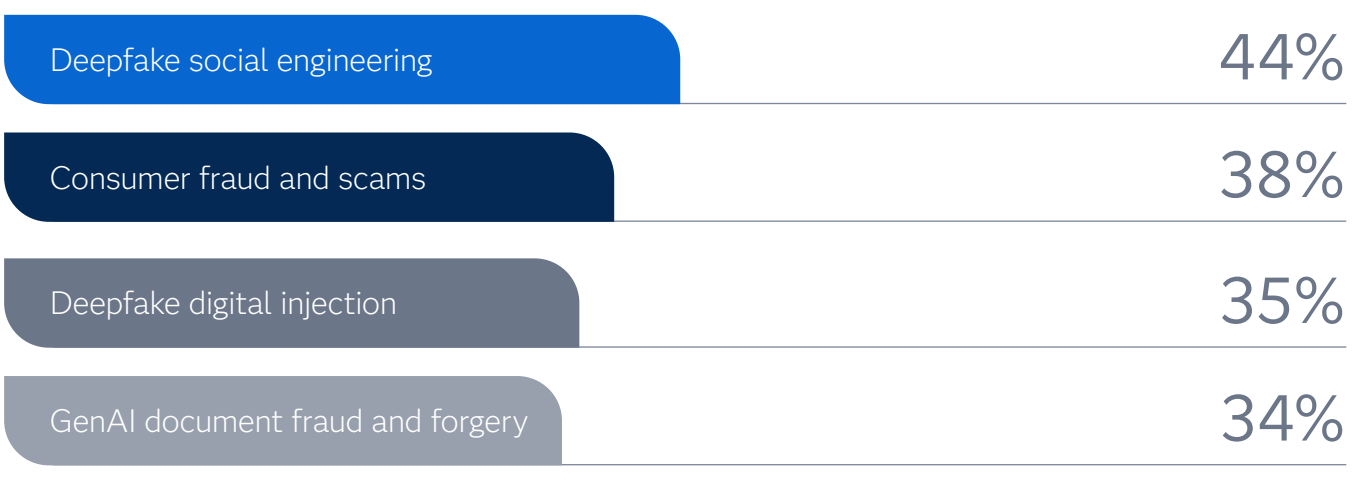
expect deepfake and GenAI fraud to surge in the next two years



feel more than moderately prepared to detect or prevent AI-powered fraud

THE THREAT LANDSCAPE

Four fraud types accelerating fastest:



THE ADOPTION GAP

The tools exist. Most aren't using them.

58%

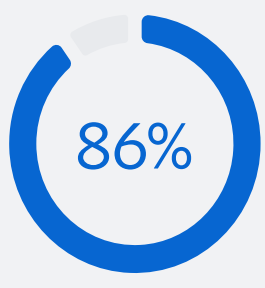
plan GenAI adoption – but haven't started yet

16%

currently use GenAI as part of their anti-fraud program

< 1 in 3

have automated routine fraud investigation tasks – despite clear efficiency gains



say **accuracy is a critical factor** when evaluating GenAI for anti-fraud – yet **fewer than 1 in 5 actually test their AI models for bias or fairness**. Accuracy is the top priority and the biggest blind spot.

ON THE HORIZON

Quantum: Expected impact vs. adoption

11%

say quantum AI is already impacting fraud detection and prevention

62%

expect quantum AI to have a material impact within 5 years

59%

do not expect to implement quantum AI

Quantum's impact is widely expected – but adoption plans remain limited.

11+ pts

Physical biometrics grew from 34% to 45% – the largest gain of any emerging anti-fraud technology tracked since 2022

Physical biometrics – most adopted emerging tech since 2022



Planning to adopt in the next 1-2 years

THE COLLABORATION PARADOX

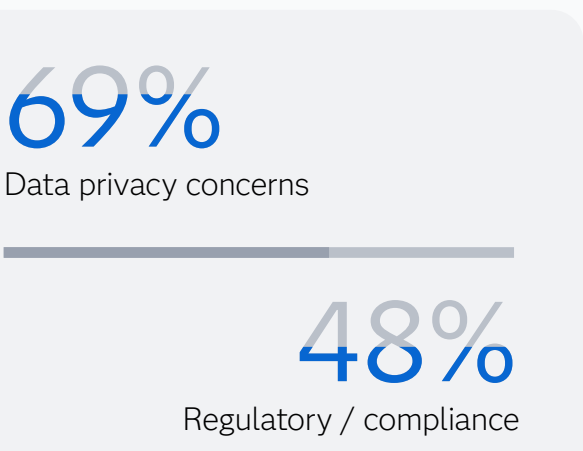
Data sharing works. Participation is shrinking anyway.

77%

report **moderate to significant** benefits from participating in data-sharing consortiums

35% → 28%

Participation **dropped from 2024 to 2026** – despite the proven value



Top reasons for non-participation

THE BUDGET BIND

Everyone expects more funding. Most are already constrained.

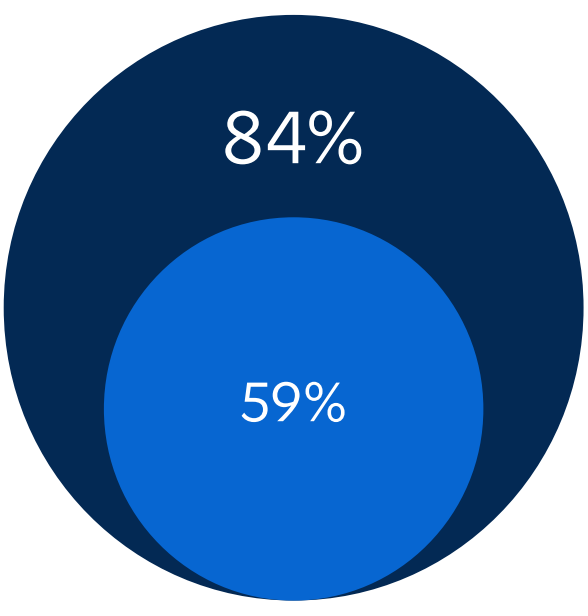
84%

cite budget restrictions as a major or moderate challenge right now

59%

expect budget increases over the next 2 years

The expectation of relief doesn't erase the pressure of the present. More than half expect budgets to grow – while the vast majority are already constrained. The gap between today and eventually is where fraudsters operate.



Only 7% of organizations are prepared to detect and prevent AI-powered fraud. That's not a gap – that's an open door.

→ Get the full 2026 Anti-Fraud Technology Benchmarking Report at **sas.com/fraudreport**

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